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REPORT OF THE
INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA
FOR THE PERIOD
JULY 1, 1982 TO JUNE 30, 1983

ANTHONY A. GEYELIN
ACTING INSURANCE COMMISSIONER

DICK THORNBURGH
GOVERNOR



COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT
HARRISBURG

THE COMMISSIONER

December 15, 1983

The Honorable Dick Thornburgh
Governor of the Commonwealth
of Pennsylvania
Harrisburg, Pennsylvania

Dear Governor Thornburgh:

The Annual Report of the Insurance Department of the Commonwealth of Pennsylvania for the fiscal year ended June 30, 1983 is submitted in accordance with Section 219 of The Insurance Department Act of May 17, 1921, P.L. 789. This Report encompasses the activities of the Insurance Department for the fiscal year of July 1, 1982 to June 30, 1983.

The statistical section of the Report shows the financial condition of companies, associations, exchanges, societies and others doing business in this Commonwealth. These statistics are compiled from the December 31, 1982 Annual Statements filed with the Department by these entities.

Respectfully submitted,



Anthony A. Geyelin
Acting Insurance Commissioner

AAG/TCB/ked



COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT
HARRISBURG

THE COMMISSIONER

December 15, 1983

To the General Assembly
Commonwealth of Pennsylvania
Harrisburg, Pennsylvania

Gentlemen:

In accordance with Section 219 of The Insurance Department Act of May 17, 1921, P.L. 789, I am pleased to submit the Annual Report of the Insurance Department of the Commonwealth of Pennsylvania for the fiscal year ending June 30, 1983.

This Report shows the receipts and expenses of companies, associations, exchanges, societies and others doing business in this Commonwealth. The statistics contained in the Report are compiled from the December 31, 1982 Annual Statements filed with the Department by these entities.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "A. Geyelin", written over a horizontal line.

Anthony A. Geyelin
Acting Insurance Commissioner

AAG/TCB/ked

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INSURANCE COMPANIES ADMITTED

1982

<u>Foreign Stock Casualty</u>	<u>Date of Admission</u>
American Zurich Insurance Company Schaumburg, IL 60196	July 16, 1982
The National Investors Fire & Casualty Insurance Company Little Rock, AR 72202	July 23, 1982
Frontier Insurance Company Monticello, NY 12701	August 5, 1982
Metropolitan Casualty Insurance Company Newark, DE 19711	September 13, 1982
Metropolitan General Insurance Company Newark, DE 19711	September 13, 1982
Verex Indemnity Corporation Madison, WI 53703	September 15, 1982
Virginia Surety Company, Inc. Chicago, IL 60601	October 13, 1982
Aetna Casualty & Surety Company of America Hartford, CT 06156	October 14, 1982
Southern Home Insurance Company Greer, SC 29651	October 26, 1982
Westfield National Insurance Company Westfield Center, OH 44251	November 5, 1982
The Midwestern Indemnity Company Milford, OH 45150	November 17, 1982
United Equitable Insurance Company Lincolnwood, IL 60646	January 5, 1983
Commercial Union Custom Insurance Company Wilmington, DE 19801	April 1, 1983

Foreign Stock CasualtyDate of Admission

Potomac Insurance Company of Illinois
Chicago, IL 60606

May 11, 1983

Huron Insurance Company
Indianapolis, IN 46220

May 24, 1983

American National General Insurance Company
Springfield, MO 65808

June 22, 1983

New York Casualty Insurance Company
Watertown, NY 13601

June 29, 1983

Foreign Stock Life

American Life and Casualty Insurance
Company
Fargo, ND 58108

July 1, 1982

General American Life and Annuity Company
St. Louis, MO 63101

July 14, 1982

General American Insurance Company
St. Louis, MO 63101

July 14, 1982

National Pension Life Insurance Company
Montpelier, VT 05602

August 11, 1982

Vermont Life Insurance Company
Montpelier, VT 05602

August 11, 1982

Aetna Life Insurance Company of Illinois
Chicago, IL 60606

August 31, 1982

Independent Life and Accident Insurance
Company
Jacksonville, FL 32276

September 1, 1982

Transamerica Assurance Company
Los Angeles, CA 90015

September 23, 1982

Home Life Financial Assurance Corporation
Largo, FL 33540

September 24, 1982

Foreign Stock LifeDate of Admission

Golden Rule Insurance Company Lawrenceville, IL 62439	October 18, 1982
BLC National Insurance Company Wilmington, DE 19801	October 22, 1982
MML Life Insurance Company Wilmington, DE	October 29, 1982
The American Franklin Life Insurance Company Springfield, IL 62713	December 10, 1982
Jefferson-Pilot Pension Life Insurance Company Greensboro, NC 27401	December 14, 1982
Metropolitan Tower Life Insurance Company Newark, DE 19711	December 17, 1982
Fairfield, Life Insurance Company Wilmington, DE 19801	December 27, 1982
Hartford Life and Annuity Insurance Company Hartford, CT 06115	January 7, 1983
Central Reserve Life of North America Insurance Company Berea, OH 44017	April 22, 1983
New York Life and Health Insurance Company Wilmington, DE 19801	May 16, 1983
Pioneer Life Insurance Company of Illinois Rockford, IL 61111	June 3, 1983
Anchor National Life Insurance Company Los Angeles, CA 90014	June 17, 1983

Foreign Mutual Casualty

Mercer Mutual Insurance Company Pennington, NJ 08534	August 13, 1982
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Foreign Mutual Casualty

Date of Admission

Republic Mutual Insurance Company
Celina, OH 45822

August 18, 1982

American Business & Mercantile Insurance
Mutual, Inc.
Dover, DE 19901

August 27, 1982

Foreign Stock Fire

Fireman's Fund Insurance Company of
Wisconsin
Wawautosa, WI 53222

October 20, 1982

Interstate Indemnity Company
Chicago, IL 60603

December 6, 1982

Trans Pacific Insurance Company
New York, NY 10041

April 28, 1982

Alien Stock Fire

The Nippon Fire & Marine Insurance
Company, Ltd., U.S. Branch
New York, NY 10038

December 8, 1982

Foreign Fraternal Benefit Society

Catholic Family Life Insurance
Shorewood, WI 53211

November 15, 1982

Foreign Stock Title

National Land Title Insurance Company
Strongsville, OH 44136

November 3, 1982

BUREAU OF EXAMINATIONS

EXAMINATIONS MADE JULY 1, 1982 TO JUNE 30, 1983

	<u>COMPLETED</u>	<u>IN PROCESS</u>
STOCK FIRE COMPANIES:		
Examinations Started Prior to July 1, 1982	7	2
Examinations Started After July 1, 1982	10	6
MUTUAL FIRE COMPANIES:		
Examinations Started Prior to July 1, 1982	6	4
Examinations Started After July 1, 1982	55	20
LIFE COMPANIES:		
Examinations Started Prior to July 1, 1982	5	1
Examinations Started After July 1, 1982	18	14
FRATERNAL SOCIETIES:		
Examinations Started Prior to July 1, 1982	6	1
Examinations Started After July 1, 1982	4	14
CASUALTY COMPANIES:		
Examinations Started Prior to July 1, 1982	5	1
Examinations Started After July 1, 1982	13	5
NON-PROFIT HOSPITAL PLANS:		
Examinations Started Prior to July 1, 1982	1	1
Examinations Started After July 1, 1982	5	1
NON-PROFIT HEALTH MAINTENANCE ORGANIZATIONS:		
Examinations Started Prior to July 1, 1982	1	1
Examinations Started After July 1, 1982	0	2
TITLE COMPANIES:		
Examinations Started Prior to July 1, 1982	1	0
Examinations Started After July 1, 1982	3	2
EXCHANGES, BOARDS, BUREAUS, ETC.:		
Examinations Started Prior to July 1, 1982	0	0
Examinations Started After July 1, 1982	3	1
AGENCIES AND HOLDING COMPANIES:		
Examinations Started Prior to July 1, 1982	2	1
Examinations Started After July 1, 1982	8	7

PARTICIPATION EXAMINATIONS DURING PERIOD		
JULY 1, 1982 TO JUNE 30, 1983	2	0

PENNSYLVANIA INSURANCE DEPARTMENT

Agents and Brokers Division
Licensing Report for Period
July 1, 1982 to June 30, 1983

AGENTS LICENSES ISSUED

	<u>Life, A & H</u>	<u>Property</u>	<u>Casualty</u>	<u>Title</u>	<u>Total</u>
New Agents	12,122	2,942	4,382	609	20,055
Qualified Agents	45,297	37,488	30,164	231	113,180
Agents Renewed	190,693	106,285	*	*	296,978
Total Issued	248,112	146,715	34,546	840	430,213**
Terminated	30,097	11,547	13,033	203	54,880
Total Licenses in Force	201,835	132,304	132,604	3,030	469,773
Total Agents	67,585	27,542	34,620	2,508	132,255

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OTHER LICENSES

	<u>New</u>	<u>Renewals</u>	<u>Total</u>
Brokers (Fire & Casualty)	1,514	11,281	12,795
Brokers (Life, A & H)	236	200	436
Surplus Lines	26	170	196
Certificates of Eligibility	23	223	246
Certifications and Letters of Clearance	16,198		16,198
Professional Bondsmen	12	48	60
Public Adjusters Licenses	39	104	143
Public Adjuster Solicitors	15	10	25
Motor Vehicle Physical Damage Appraisers	289	3,752	4,041
Temporary Licenses	19		19
Duplicate Licenses	285		285
Miscellaneous Fines	570 (\$165,710.00)		570
	<u>19,226</u>	<u>15,788</u>	<u>35,014</u>

* No Renewal This Year

** Included in the total issued 25,325 was mass relicensing merger function

COMPANIES DISSOLVED AND DISCHARGED IN THE PERIOD

JULY 1982 TO JUNE 1983

N O N E

RECEIPTS AND EXPENDITURES
PENNSYLVANIA INSURANCE DEPARTMENT

RECEIPTS OF THE INSURANCE DEPARTMENT
REMITTED TO THE GENERAL FUND

7/1/82 to 6/30/83

Agents' Licenses	\$ 7,305,251.74
Brokers' Licenses	416,970.00
Examination Fees and Expenses	1,070,552.00
Valuing of Policy Fees	960,850.86
Miscellaneous Fees	5,361.25
Miscellaneous Licenses	20,760.00
Physical Damage Appraisers License	12,610.00
Certificates and Filing Fees/Div. of Company Certification	334,054.86
Agents and Brokers Certification Fees	140,980.00
Miscellaneous Fines	<u>180,000.00</u>
TOTAL RECEIPTS	\$10,447,390.71

EXPENSES OF THE INSURANCE DEPARTMENT

Salaries and Benefits	\$ 6,315,203.16
Civil Service Commission Services	15,514.22
Classification & Pay Services	2,872.88
Specialized Services	340,046.93
Legal Fees	3,808.00
Special Conference Expenses	2,800.00
Relocation Expenses	(515.00)
Contracted Personnel Services	7,237.53
Printing	29,080.35
Advertising	126.35
Postage	29,887.65
Freight Charges	97.92
Telephone & Telegraph	48,625.77
Long Distance Toll Charges	3,052.97
Telephone Installation	2,827.89
Travel	36,403.71
Network Prorate	42,452.22
Water & Sewerage	218.40
Subscriptions	118,552.50
Membership Dues	900.00
Insurance Surety & Fidelity Bonds	557.00
Motorized Equipment Supplies	1,544.49
Motorized Equipment Repairs	4.56
Contracted Maintenance Service/Data Processing	255.00
Contracted Maintenance Service/Buildings & Grounds	342.90
Contracted Maintenance Service/Office Equipment	38,278.03
Contracted Maintenance Service/Other	676.16
Rent of Real Estate	3,570.00
Rent of EDP Equipment	21,528.00
Motorized Equipment Rentals	2,148.00
Other Equipment Rentals	14,985.81
Food	398.72
Office Supplies	25,043.18
Educational Supplies & Services	444.00
Maintenance Materials & Supplies	1,368.63
Other Services & Supplies	<u>1,386.32</u>
-8- TOTAL EXPENSES	\$ 7,111,724.25

PENNSYLVANIA DEPARTMENT OF REVENUE
OFFICE OF POLICY EVALUATION AND ANALYSIS
AUGUST 9, 1983

INSURANCE PREMIUMS TAXES

DEPOSITED BY THE DEPARTMENT OF REVENUE
FOR THE PERIOD
JULY 1, 1982 THRU JUNE 30, 1983

DISCLAIMER: TOTAL DEPOSITS ARE CORRECT, BUT DUE TO UNCERTAINTY ABOUT
THE VALIDITY OF RECORDED REVENUE CODES FOR THE CORPORATIONS
MAKING PAYMENTS, AN UNKNOWN AMOUNT OF DISTORTION IS PRESENT
IN THE FOLLOWING DISTRIBUTED DATA.

SOURCE OF TAX	AMOUNT
DOMESTIC CASUALTY.....	\$ 2,078,625.23
DOMESTIC FIRE	3,212,948.60
DOMESTIC MARINE.....	21,755.98
UNAUTHORIZED INSURANCE.....	399,000.81
LIFE AND PREVIOUSLY EXEMPT LINES-DOMESTIC.....	948,558.42
EXCESS INSURANCE BROKERS.....	2,973,191.07
FOREIGN LIFE.....	10,150,895.67
FOREIGN CASUALTY.....	2,812,886.43
FOREIGN EXCESS FIRE.....	1,217,050.69
FOREIGN MARINE.....	7,502.93
FOREIGN FIRE (PAYABLE TO CITIES, BOROUGH & TOWNSHIPS).....	21,940,229.10
FOREIGN CASUALTY (PAYABLE TO POLICE PENSION).....	51,994,387.19
DOMESTIC LIFE - ACCELERATED.....	5,623,272.55
FOREIGN LIFE - ACCELERATED.....	49,950,316.23
DOMESTIC CASUALTY - ACCELERATED.....	12,794,109.20
DOMESTIC FIRE - ACCELERATED.....	10,679,946.25
TITLE INSURANCE.....	55,672.27
TITLE INSURANCE - ACCELERATED.....	242,526.72

TOTAL	\$ 177,102,875.34
	=====

DOMESTIC COMPANIES	DOM	SURPLUS		NET UND GAIN \$000	TOTAL RETURN \$000	TOT NET TO MEAN NET WORTH %	INS UP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
		ASSETS \$000	ASSETS %					DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
AEGIS SECURITY INS CO	PA	5,715	68.4	308	320	12.8	12.1	1,630	33.1	
ALLEGHENY MUTUAL CAS CO	PA	5,318	64.9	5	195	8.4	2.6	181	2.6	
ALLIED MUTUAL INS CO	PA	81	81.7	8	7	11.1	3.7	110	13.8	
AMERICAN CASUALTY CO OF READING	PA	335,680	15.3	-18,120	-4,359	-7.2	5.0	13,624	82.0	
AMERICAN INDEPENDENT INS CO	PA	6,553	28.9	-212	457	21.8	1.2	9,123	61.1	
AMERICAN INTEGRITY INS CO	PA	5,080	48.7	-91	258	8.4	1.7	1,421	30.9	
AMERICAN OVERSEAS REINSURANCE	PA	35,022	55.2	-251	854	4.4	4.9		.0	
AMERICAN SENTINEL INS CO	PA	514	38.2	-85	7	2.9	-7.3	684	35.6	
AMERICAN SHIPBUILDERS & SHIPOWN	PA	53	98.5	-1	3	6.1	999.0		.0	
ANTHRACITE MUTUAL FIRE INS CO	PA	111	97.7	-5	4	3.7	-100.0	5	.9	
APOLLO MUTUAL FIRE INS CO	PA	209	100.0	28	26	14.1	28.3	43	4.3	
ARMSTRONG COUNTY MUTUAL FIRE I	PA	257	99.9	15	24	10.2	50.8	21	13.3	
ASHLAND MUTUAL FIRE INS CO OF	PA	356	98.5	-13	12	3.4	-150.0	4	.0	
BAKERSTOWN MUTUAL FIRE INS CO	PA	450	90.9	-2	24	6.1	-1.6	73	49.7	
BEDFORD COUNTY GRANGE MUTUAL I	PA	800	62.9	65	52	10.3	4.7	611	44.8	
BIRMINGHAM FIRE INS CO OF PA	PA	145,771	17.8	-1,416	4,397	14.4	7.1	521	52.2	
BOYERTOWN MUTUAL INS CO	PA	2,964	36.4	-35	140	11.4	3.3	2,788	61.5	
BRIAN CREEK MUTUAL INS CO	PA	1,673	68.5	6	88	7.5	3.5	828	47.8	
BUCKS COUNTY CONTRIBUTIONSHIP	PA	1,576	87.3	-27	59	4.1	-700.0	4	.0	
CALVERT INS CO	PA	11,249	70.6	-227	471	5.9	-8.3	725	43.4	9
CAMBRIA COUNTY MUTUAL FIRE INS	PA	267	91.0	1	16	6.9	2.8	63	36.2	
CANNONSBURG MUTUAL FIRE INS CO	PA	335	99.9	13	26	8.4	7.9	83	30.9	
CAPITOL INS CO	PA	664	38.1	-30	-1	-3	-4.0	707	59.2	
CENTER VALLEY MUTUAL FIRE INS	PA	312	83.0	15	27	11.3	17.4	72	62.9	
CENTRE COUNTY MUTUAL FIRE INS	PA	379	17.5	57	47	18.1	25.6	226	11.0	
CHESTER COUNTY MUTUAL INS CO	PA	8,605	53.9	71	562	11.8	2.9	4,100	59.8	
CLARION COUNTY MUTUAL FIRE INS	PA	26	82.2	-2	-1	-4.5	-14.3	19	2.4	
CLEARFIELD CITY GRANGE MUTUAL F	PA	529	76.0	2	50	7.7	2.0	368	112.8	
CLOISTER MUTUAL CASUALTY INS C	PA	744	99.3	-9	43	5.1	-12.1	33	51.9	
COCALICO MUTUAL INS CO	PA	107	98.3	6	5	4.3	12.5	24	1.2	
COLONIAL PENN FRANKLIN INS CO	PA	50,840	74.7	-319	1,956	5.0	2.1	4,998	110.1	
COLONIAL PENN INS CO	PA	458,265	21.7	-16,321	22,171	39.5	2.7	21,739	78.0	
COLONIAL SURETY CO	PA	3,779	95.6	-1	287	8.0	-40.6	20	-15.3	
COMMONWEALTH MORTGAGE ASSURANCE	PA	31,038	73.1	-2,542	-379	-2.6	-32.0	669	83.7	
CONEMAUGH VALLEY MUTUAL INS CO	PA	1,057	59.6	-68	-9	-1.3	-4.7	1,204	56.9	
CONTINENTAL MUTUAL INS CO	PA	162	80.9	-8	2	1.4	-1.5	196	14.4	
DAILY UNDERWRITERS OF AMERICA	PA	345	86.5	380	44	16.0	4.3	670	29.7	341
DAUPHIN MUTUAL INS CO	PA	552	98.7	-16	30	8.4	6.5		-4.5	
DONEGAL MUTUAL INS CO	PA	44,214	29.6	-2,391	2,665	16.7	-1	33,577	70.6	

PENNSYLVANIA FIRE AND CASUALTY COMPANIES 1982

DOMESTIC COMPANIES	DOM	SURPLUS			TOT RET			INS UP			*** BUSINESS IN STATE ***		
		ASSETS \$000	TO ASSETS %	NET UND GAIN \$000	TOTAL RETURN \$000	TO MEAN RET MONTH %	INC TO PREM EARN %	DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000			
EARL MUTUAL INS CO	PA	372	58.7	17	28	12.7	4.9	352	16.2				
ELK COUNTY MUTUAL FIRE INS CO	PA	146	91.1	17	16	13.6	32.1	34	4.6				
ERIE INS CO	PA	20,719	22.8		324	7.1	999.0	43,489	123.7	616			
ERIE INS EXCHANGE	PA	623,665	27.3	-2,624	54,959	20.2	5.0	230,668	65.6	7,220			
EVERETT CASH MUTUAL INS CO	PA	5,375	40.2	-41	226	8.7	1.4	4,818	52.8				
EXCELSION MUTUAL F I C OF BUTL	PA	269	86.9	-1	15	6.7	6.3	62	46.5				
FARMERS & MECH HOME MU FIRE IN	PA	452	90.9	10	28	7.1	11.1	120	54.0				
FARMERS ALLI & IND UNION MU FI	PA	536	78.6	18	33	8.0	8.1	187	54.0				
FARMERS FIRE INS CO	PA	7,841	46.6	-154	446	11.7	.6	3,945	66.2				
FARMERS MUTUAL F I C OF MCCAND	PA	607	77.9	-53	9	1.9	-19.0	178	90.6				
FARMERS MUTUAL F I C OF SCHUYL	PA	2,091	42.8	6	59	6.2	1.3	1,707	57.3				
FARMERS MUTUAL FIRE INS CO	PA	2,353	50.2	-12	101	8.2	2.5	1,979	56.0				
FARMERS MUTUAL INS CO	PA	2,704	45.1	257	241	19.8	8.5	2,668	47.1				
FIRE INS CO OF WYOMER CITY	PA	40,817	37.4	-3,267	1,269	9.9	-5.9	1,185	36.4				
FORTUNE ASSURANCE CO INC	PA	752	58.3	-28	11	2.0	1.4	419	-22.2				
FRANCONIA REUNIONITE AID PLAN F	PA	1,307	96.6	62	101	8.2	19.4	312	12.7				
FREEDHOLD MUTUAL INS CO	PA	341	73.4	10	25	10.3	9.0	199	51.0				
FRIENDS COVE MUTUAL INS CO	PA	1,943	75.6	-53	76	5.1	-4.7	1,448	60.1				
GENERAL ACCIDENT INS CO OF AME	PA	1,294,626	30.2	-51,298	106,807	33.8	4.3	51,450	67.0				
GERMANTOWN INSURANCE CO	PA	21,579	81.0	148	1,934	13.8	3.8	2,419	59.7				
GIBRALTAR MUTUAL INS CO	PA	152	42.0	-5	5	6.8	.4	395	59.4				
GOODVILLE MUTUAL CAS CO	PA	8,298	30.5	17	425	15.6	5.4	2,772	43.1				
GOSCHENHUPPEN MUTUAL INS CO	PA	3,310	47.2	-141	27	1.5	-3.3	3,310	60.8				
GRANGE MUTUAL FIRE INS CO	PA	928	94.2	151	135	17.7	44.0	242	4.7				
GREENE COUNTY FARMERS MUTUAL I	PA	161	71.8	3	10	9.3	2.9	118	84.1				
GUARDIAN UNDERWRITERS INS CO I	PA	564	69.0	1	18	4.8	.7	495	77.3				
HANNAHSTOWN MUTUAL INS CO	PA	1,128	71.6	72	94	12.4	17.9	509	40.0				
HANDOVER MUTUAL FIRE INS CO	PA	301	69.9	-5	15	7.2	.0	285	21.9				
HARBORCREEK ERIE MUTUAL INS CO	PA	2,203	54.2	-222	-45	-3.0	-9.6	1,132	83.5				
HARLEYSVILLE MUTUAL INS CO	PA	463,145	25.3	-13,757	15,247	11.2	2.3	121,185	69.0	2,346			
HIGHLAND MUTUAL INS CO	PA	3,079	33.2	-524	-78	-5.9	-9.3	4,880	82.2				
HOMER MUTUAL INS CO OF PA	PA	2,694	48.2	102	232	17.5	7.4	2,814	46.1				
HOMESTEAD INS CO	PA	1,845	59.7	44	228	19.2	24.8	202	47.6				
HUSHANDMAN'S MUTUAL FIRE INS CO	PA	177	98.2	-24	-5	-2.8	-46.7	30	155.5				
INS CO OF NORTH AMERICA	PA	3,580,366	20.5	-187,407	52,094	6.2	-3	153,875	84.3				
INS CO OF THE STATE OF PA	PA	297,599	19.7	-2,832	9,917	14.9	7.3	3,721	66.3				
INS PLACEMENT FACILITY OF PA	PA	2,691	-371.4	-3,564	257	-2.8	-11.2	11,191	90.6				
JUNIATA MUTUAL INS CO	PA	1,017	63.1	13	49	7.8	4.1	765	44.1				
KEYSTONE INS CO	PA	182,991	18.7	-26,777	-4,367	-9.2	-8.2	57,057	97.8				

DOMESTIC COMPANIES	DOM	ASSETS \$000	SURPLUS TO ASSETS %	NET UND GAIN \$000	TOTAL RETURN \$000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
								DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
LACKAWANNA CASUALTY CO	PA	27,178	20.1	-950	412	7.3	-0.5	14,327	-200.2	
LAKELAND MUTUAL INS CO	PA	1,337	46.0	-127		.0	-4.5	1,059	63.7	
LAUNDRY JEWERS MUTUAL LIAB INS	PA	2,351	44.8	69	43	7.2	4.5	712	42.0	88
LEBANON MUTUAL INS CO	PA	6,851	55.1	252	591	14.8	6.6	5,973	58.4	
LEGION INSURANCE CO	PA	8,346	54.5	119	270	5.7	12.4	5	84.5	
LEHIGH VALLEY MUTUAL INS CO	PA	497	84.5	-11	18	4.4	-100.0		.0	
LINCOLN GENERAL INS CO	PA	1,735	60.9	-10	73	7.1	1.4	3,641	65.9	
LITITZ MUTUAL INS CO	PA	28,777	64.5	-449	2,568	14.4	.5	7,150	44.6	
LOCUST MUTUAL FIRE INS CO	PA	308	99.9	-1	18	6.2	-3.4	40	56.6	
LUZERNE MUTUAL FIRE INS CO	PA	290	99.8		13	4.7	999.0		.0	
LYKENS VALLEY MUTUAL INS CO	PA	1,494	51.7	-57	26	3.0	-2.2	1,243	47.8	
MAJOR MUTUAL INS CO	PA	1,206	57.8	-88	3	.5	-2.2	1,700	49.1	
MANUFACTURERS ALLIANCE INS CO	PA	47,687	15.2	-518	150	2.6	22.3	8,405	72.7	
MENDON GRANGE MUTUAL FIRE INS	PA	421	93.9	-17	16	4.2	-23.7	52	74.6	
MENNONITE MUTUAL INS ASS	PA	1,258	69.6	103	125	11.6	13.5	769	21.3	
MERCHANTS & BUSINESS MENS M I	PA	18,856	60.7	2,068	984	8.7	-2.7	3,147	29.8	1,083
MID CONTINENT INS CO	PA	6,994	58.8	207	536	15.9	10.3	2,795	53.0	
MILLERS MUTUAL INS CO	PA	18,465	68.7	653	1,242	10.2	.7	3,670	103.2	67
MILLVILLE MUTUAL INS CO	PA	4,298	60.4	115	356	13.3	6.4	2,564	48.8	
MONTOUR MUTUAL INS CO	PA	346	76.5	1	12	4.3	1.7	179	31.7	
MOUNT JACKSON MUTUAL FIRE INS	PA	397	99.3	11	54	9.3	7.6	115	35.3	
MOUNT VERNON FIRE INS CO	PA	39,084	39.4	408	5,655	39.4	27.2	677	53.4	
MUTUAL ASSURANCE CO	PA	74,702	84.3	-1,895	5,007	8.6	-103.4	813	.0	701
MUTUAL BENEFIT INS CO	PA	14,958	67.0	-448	903	9.6	-2.1	6,271	60.8	
MUTUAL FIRE INS CO OF S MEND T	PA	401	82.1	25	35	11.6	20.2	100	53.1	
MUTUAL FIRE MAXINE & INLAND IN	PA	110,896	35.2	-4,697	938	2.3	.5	1,476	63.2	
MUTUAL INS CO OF LEHIGH CITY	PA	1,581	64.3	-4	70	6.7	2.7	843	49.7	
NATIONAL SECURITY GENERAL INS	PA	535	45.1	-85	1	.4	-1.4	1,156	43.1	
NATIONAL UNION FIRE INS CO OF	PA	1,184,325	15.7	-10,630	17,006	7.7	3.4	87,563	51.7	
NAZARETH MUTUAL INS CO	PA	3,341	72.2	-16	156	6.4	1.7	1,423	44.8	
NEFFSVILLE MUTUAL FIRE INS CO	PA	127	99.6	-2	5	4.1	-100.0	10	.1	1
NORTHERN MUTUAL I C OF LANCAST	PA	1,121	58.2	80	95	14.0	13.8	1,188	42.3	
NORTHWESTERN I F I C OF SCHUY	PA	242	93.4	-1	12	5.6	-4.0	28	66.0	
OLD ELIZABETH MUTUAL FIRE INS	PA	445	99.5	2	24	5.7	2.9	44	62.6	
OLD GUARD MUTUAL FIRE INS CO	PA	461	64.3	15	19	6.6	11.9	635	50.6	
OLD GUARD MUTUAL INS CO	PA	14,401	43.5	1,187	1,203	16.6	7.5	18,778	47.7	
OLD REPUBLIC INS CO	PA	614,019	26.4	11,107	37,634	24.0	40.7	-4,409	249.0	
PAMICO MORTGAGE INS CO	PA	12,519	58.2	-602	90	1.1	-19.7	1,025	101.3	
PARADISE MUTUAL INS CO	PA	2,633	74.9	-82	160	8.1	-2.2	1,364	57.5	

DOMESTIC COMPANIES	CO.	SURPLUS		NET UND. GAIN \$000	TOTAL RETURN \$000	TOT RET TO MEAN WORTH %		INS OP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
		ASSETS \$000	TO ASSETS %						DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
PATRONS MUTUAL FIRE ASS	PA	1,104	93.3	34	67	6.8	10.4		306	44.7	
PATRONS MUTUAL FIRE INS CO	PA	981	93.5	60	74	8.6	8.5		462	38.3	
PAXTON NATIONAL INS CO	PA	17,085	26.3	-167	502	7.7	1.7		3,359	69.1	
PENN ALLEN MUTUAL INS CO	PA	414	66.9	17	4	1.1	6.8		47	76.1	8
PENN AMERICA INS CO	PA	4,590	40.2	-555	110	2.9	-6.7		2,584	71.8	
PENN CENTRAL MUTUAL INS CO	PA	1,591	36.0	-156	-34	-5.2	-6.2		1,283	58.5	
PENN CHARTER MUTUAL INS CO	PA	1,580	62.9	6	145	11.8	4.8		532	42.0	
PENN MUTUAL FIRE INS CO	PA	15,031	41.5	-487	968	14.8	-1		5,717	47.6	
PENNSYLVANIA GAS CO	PA	67,565	28.6	113	2,838	14.5	6.2		18,085	71.7	1,797
PENNSYLVANIA GENERAL INS CO	PA	142,632	48.9	-5,285	14,316	16.7	5.1		18,400	57.1	704
PENNSYLVANIA HOSPITAL INS CO	PA	180,635	42.7	-1,323	9,087	12.5	22.8		21,681	51.8	
PENNSYLVANIA LIQUORERS MUTUAL	PA	43,824	69.1	-652	2,478	8.1	3.1		3,397	163.3	1
PENNSYLVANIA MANUFACTURERS ASS	PA	862,962	15.9	7,331	27,068	19.9	7.1		148,981	71.5	31,874
PENNSYLVANIA MEDICAL SOC LIAB	PA	125,869	9.4	-12,960	1,552	12.3	-6.8		23,161	108.9	
PENNSYLVANIA MILLERS MUTUAL IN	PA	48,820	51.0	-1,766	2,260	9.3	-1.6		1,896	61.1	79
PENNSYLVANIA MIL MUTUAL CAS IN	PA	371,574	24.8	-9,276	18,571	15.7	3.0		90,250	56.0	3,504
PENNSYLVANIA PROFESSIONAL LIAB	PA	35,379	18.8	-5,431	-476	-6.5	-40.6		3,772	175.2	
PHILADELPHIA COSM FOR INS OF H	PA	63,449	85.6	-656	5,025	9.8	-375.8		94	.0	998
PHILADELPHIA COOPERATIONSHIP	PA	10,644	77.7	-132	762	9.7	-5		3,676	56.6	
PHILADELPHIA MANUFACTURERS MU	PA	141,203	20.1	-12,265	-10,523	-22.4	-46.9		5,283	27.2	
PHILADELPHIA MUTUAL INS CO	PA	60	97.5	-1	2	3.5	.0		3	93.0	
PHILADELPHIA UNITED FIRE INS C	PA	1,144	94.1		68	6.5	.3		261	37.9	
PHILANTHROPIC MUTUAL FIRE INS	PA	78	78.2	-3	2	3.3	-1.8		126	29.1	
PHYSICIANS PROFESSIONAL IN EXC	PA	1,090	39.3	-61	10	4.2	2.7		721	16.2	
PILGRIM INS CO	PA	509	97.5	-22	21	4.4	-366.7		1	.0	
PILGRIM MUTUAL INS CO	PA	658	57.3	59	65	19.0	6.2		681	16.4	
PINE CREEK MUTUAL FIRE INS CO	PA	246	100.0	12	17	7.4	10.5		67	48.8	
PINE GROVE MUTUAL INS CO	PA	40	55.4	-2	5	20.8	36.4		32	-10.0	
PIIONEER MUTUAL INS CO	PA	200	58.4	-15	-2	-1.5	-1.3		543	35.3	
PITTSBURGH MUTUAL INS CO	PA	249	90.2	-3	-50	-17.3	.0		34	161.4	
PLUMCREEK TOWNSHIP FARMERS MU	PA	47	100.0	1	3	6.8	4.5		21	8.1	
POITER CITY GRANGE MUTUAL FIRE	PA	588	90.3	38	44	8.8	17.9		175	63.2	
PROTECTION M F INS CO OF LITTL	PA	316	94.5	-1	13	4.5	-5.9		108	64.8	
PYMATOVING MUTUAL FIRE INS CO	PA	704	97.7	36	49	7.6	14.4		248	43.1	
QUAKER CITY INS CO	PA	3,170	43.2	-428	105	8.5	-23.8			.0	
REAMSTOWN MUTUAL INS CO	PA	981	92.9	13	44	4.9	12.9		462	51.6	
REGIS INS CO	PA	3,575	87.7	-164	401	13.0	-4.1		328	-3.6	
RELIANCE INS CO	PA	1,669,967	24.2	-69,760	100,636	23.6	1.9		24,392	69.6	
ROCKWOOD INS CO	PA	133,775	26.7	4,720	10,954	32.4	11.6		47,267	24.8	1,178

DOMESTIC COMPANIES	DOM	ASSETS 1000	SURPLUS		NET DIVID 1000	TOTAL RETURN 1000	FOR NET TO MEAN RETURN		INS UP INC TO PREM 1000	*** BUSINESS IN STATE ***		
			TO ASSETS %	10 ASSETS %			100 TO MEAN %	100 TO MEAN %		DIRECT PREMIUM 1000	LOSS RATIO %	DIVIDENDS PAID 1000
SADOWN MUTUAL INS CO	PA	2,490	93.7	-28	279	13.4	999.0	-3	716.5			
SCRANTON INS CO	PA	787	44.0	-29	-31	-10.4	-1.2	2,504	86.5			
SEAWAY MUTUAL INS CO	PA	557	98.5	20	57	11.4	100.0	63	23.6			
SELECT RISK MUTUAL FIRE INS CO	PA	1,927	85.5	58	134	8.4	9.2		.0			
SHAMOKIN TOWNSHIP MUTUAL FIRE	PA	70	74.0	-6	1	1.7	-25.0	9	129.9			
SOUTHWESTERN MUTUAL FIRE ASS	PA	469	73.7	52	46	14.5	15.8	260	19.4			
STATE WORKMEN'S INS FUND	PA	598,494	2.6	-100,158	-20,920	-31.6	-31.3	80,712	206.6			
STOCK INS CO OF THE GREEN TREE	PA	5,648	97.5	-14	444	8.5	-14.8	125	33.4			
STONE VALLEY MUTUAL FIRE INS C	PA	82	89.0	18	12	19.4	23.3	26	19.1			
TEMPLE MUTUAL INS CO	PA	17,089	4.6	-2,235	-83	-7.4	-3.6	11,159	93.8			
TIJGA MUTUAL INS CO	PA	719	38.2	-99	-4	-1.3	-7.1	661	82.4			
TRANSPORTATION MUTUAL INS CO	PA	13,883	25.7	-981	71	2.0	-6.8	251	339.2			
TRI COUNTY MEMORIAL MUTUAL IN	PA	1,175	94.7	37	60	7.5	7.3	281	67.0			
TRIUMPH MUTUAL F INS C OF BEAV	PA	84	89.1	17	14	22.2	9.7	149	35.9			
TUSCARORA FAYE MUTUAL INS CO	PA	6,139	50.3	-100	287	8.2	2.0	4,801	50.9			
UMI REINSURANCE CO	PA	3,984	95.3	-13	206	9.6	-25.0		.0			
UNION MUTUAL F C OF WESTMORELA	PA	1,655	62.4	-88	32	3.0	-4.2	895	66.6			
UNITED EQUITABLE CAS CO	PA	1,400	47.6	-78	70	10.2	1.8	331	83.5			
UNITED NATIONAL INS CO	PA	28,319	50.4	458	1,821	15.2	22.3	3,699	65.8			
UNITED STATES LIABILITY INS CO	PA	42,067	64.8	313	7,237	32.8	4.7	233	-29.9			
VALLEY FORGE INS CO	PA	146,251	15.5	-7,766	91	.3	5.6	40,511	83.5			393
VALLEY MUTUAL INS CO	PA	1,406	36.0	-157	-19	-3.0	-5.5	1,372	50.8			
WALLROSE MUTUAL INS CO	PA	371	87.6	-18	12	3.8	-12.3	111	92.7			
WASHINGTON MUT F C OF LAWREN	PA	607	99.2	-12	47	8.4	13.2	88	103.9			
WASHINGTON MUTUAL F & STORM IN	PA	170	98.2	65	33	44.9	46.9	129	2.0			
WASHINGTON MUTUAL INS CO	PA	1,346	61.1	-56	17	2.0	-4.1	1,468	59.0			
WEST BRANCH MUTUAL INS CO	PA	537	80.6	10	41	9.8	9.5	249	54.5			
WEST SALEM MUTUAL FIRE INS CO	PA	72	93.9	1	2	3.0	.0	6	.0			
WESTMORELAND CAS CO	PA	37,116	17.0	303	858	11.7	6.0	20,198	61.6			1,751
WHITE HALL MUTUAL INS CO	PA	3,857	41.1	-318	127	6.5	-5.5	2,691	39.7			
WINDSOR ADJUT JOY MUTUAL INS C	PA	4,772	49.6	-80	257	11.0	2.4	2,154	42.1			
YORKTOWNE MUTUAL INS CO	PA	3,218	52.2	-120	169	9.6	.0	3,871	50.6			
*TOTALS FOR		14,918,397	24.2	-558,210	506,706			1,595,792				54,779

FOREIGN COMPANIES	DOM	SURPLUS			TOTAL RETURN \$000	101 RET TO MEAN NET WORTH %	INS UP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
		ASSETS \$000	TO ASSETS %	NET UND GAIN \$000				DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
AETNA CASUALTY & SURETY CO	CT	7,351,937	18.4	-456,342	92,835	7.1	.9	182,049	78.5	
AETNA CASUALTY & SURETY CO OF	CT	7,508	78.3	-346	262	4.5	-14.1	4	.0	
AETNA FIRE UNDERWRITERS INS CO	CT	11,685	99.4		701	6.3	999.0	4,196	80.9	447
AETNA INS CO	CT	3,434,381	12.8	-294,272	89,401	19.9	-5.7	15,363	48.9	
AETNA LIFE & CAS CO	CT	4,666,277	65.2	-69,476	51,717	2.0	-10.8		.0	
AFFILIATED FM INS CO	RI	124,428	34.8	-692	6,744	14.8	7.9	3,332	34.5	7
AGRICULTURAL INS CO	SD	5,220	80.4	-74	448	12.0	1.9	722	.6	
AGWAY INS CO	NY	28,869	27.6	-792	1,544	19.5	3.5	2,123	-50.6	
ALU INS CO	NY	209,442	12.6	-2,219	3,728	11.5	1.2	1,375	67.0	20
ALBANY INS CO	NY	29,116	47.0	-1,245	1,400	9.2	-1.4	117	31.6	
ALL AMERICA INS CO	OH	35,221	26.1	-2,087	647	6.2	-3		.0	
ALLENDALE MUTUAL INS CO	RI	762,029	33.6	-34,366	-18,106	-5.7	-39.7	6,789	21.8	
ALLIANCE ASSURANCE CO LTD US B	NY	80,927	40.3	-2,214	5,141	17.8	2.1	152	17.9	
ALLIANZ INS CO	CA	150,803	19.4	-12,257	-1,829	-4.8	-7.3	701	-45.3	
ALLSTATE INDEMNITY CO	IL	38,065	40.8		1,866	12.4	999.0	7,402	87.1	
ALLSTATE INS CO	IL	9,658,198	29.2	-295,946	559,663	20.4	4.0	252,140	75.3	
AMERICAN & FOREIGN INS CO	DE	152,101	16.3	-9,917	3,438	10.7	-2.0	6,320	46.9	231
AMERICAN AUTOMOBILE INS CO	MO	466,470	23.8	3,436	25,670	17.0	11.4	2,913	33.4	123
AMERICAN AUTOMOBILE INS CO OF	IL	11,106	73.2	-315	462	5.5	-3.3	34	20.0	
AMERICAN BANKERS INS CO OF FL	FL	153,336	23.1	-5,995	6,068	12.3	-1.0	2,137	30.8	
AMERICAN BUS & MERC INS MUTL I	DE	3,643	96.6	-419	36	1.7	-999.0	9	100.0	
AMERICAN CENTENNIAL INS CO	DE	324,342	36.9	-20,379	1,267	1.1	-5.3	3,336	50.9	
AMERICAN CONSUMER INS CO	NY	26,564	18.9	-1,513	536	9.0	-1.5	319	38.5	
AMERICAN CONTINENTAL INS CO	MO	34,506	37.9	-2,434	2,434	19.5	-3.0	9	14.3	
AMERICAN CREDIT INDEMNITY CO U	NY	80,315	63.8	-1,497	5,785	11.2	2.6	1,823	47.4	
AMERICAN DRUGGISTS INS CO	OH	82,919	47.5	-9,568	-1,637	-4.3	-15.6	993	130.8	
AMERICAN ECONOMY INS CO	IN	284,450	36.1	-13,029	12,435	10.6	1.8	5,236	70.8	12
AMERICAN EMPLOYERS INS CO	MA	451,496	21.3	-53,135	-2,463	-2.1	-7.1	25,302	67.7	411
AMERICAN EXCEL INS CO	IA	9,036	59.6	2,092	1,649	32.8	33.3	112	22.3	
AMERICAN FIDELITY FIRE INS CO	NY	30,918	21.3	-1,881	-72	-8	-13.0	391	126.0	
AMERICAN FIRE & CAS CO	FL	53,903	27.7	-3,301	654	3.6	-2.5	12,751	64.6	
AMERICAN GUARANTEE & LIABILITY	NY	110,590	20.8	-6,613	3,724	14.0	-2	16,971	32.0	455
AMERICAN HARDWARE MUTUAL INS C	MN	198,515	27.7	-11,347	2,782	4.7	-9	3,677	82.4	97
AMERICAN HOME ASR CO	NY	1,132,041	22.0	-13,793	34,433	13.1	7.2	3,956	258.0	
AMERICAN INS CO	NJ	991,172	21.4	-23,946	44,812	16.7	5.5	46,391	31.0	
AMERICAN INTERINSURANCE EXCHAN	IN	31,821	28.3	-3,240	-2,168	-16.4	-5.6		.0	
AMERICAN LIVE STOCK INS CO	IL	16,943	46.4	1,634	1,496	18.9	12.0	606	88.8	
AMERICAN MANUFACTURERS MUTUAL	IL	198,335	42.1	-3,458	10,491	13.5	1.3	4,775	49.8	10
AMERICAN MODERN HOME INS CO	OH	53,436	39.4	-3,217	1,232	4.8	-2.9	12	133.3	

FOREIGN COMPANIES	DOM	SURPLUS		NET UND GAIN	TOTAL RETURN	INS UP TO MEAN		INC TO PREM EARN	*** BUSINESS IN STATE ***		
		ASSETS \$000	ASSETS %			TO RETURN	TO MEAN		DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
AMERICAN MOTORISTS INS CO	IL	964,510	16.4	-49,792	15,600	7.8	-6.8		20,174	76.1	1,709
AMERICAN MUNICIPAL BOND ASH CO	NY	164,834	34.5	-7,468	8,819	15.9	48.0		5,529	9.3	
AMERICAN MUTUAL INS CO OF BOSTON	MA	120,214	18.5	-4,671	-252	-1.0	-3.0		8,555	72.7	2,095
AMERICAN MUTUAL LIABILITY INS	MA	492,693	18.3	-18,701	-59	-1.1	-3.1		5,934	87.1	511
AMERICAN NATIONAL FIRE INS CO	NY	43,028	28.5	-2,230	3,006	22.5	.5		9,175	51.0	3
AMERICAN NATIONAL PROPERTY & C	MO	63,402	64.4	-1,342	-676	-1.5	.6		1,248	63.2	
AMERICAN POLICYHOLDERS INS CO	MA	34,424	20.3	-3,081	2	.0	-3.0		123	100.6	
AMERICAN PROTECTION INS CO	IL	8,702	52.5		381	8.8	999.0		2,148	527.6	
AMERICAN RE-INSURANCE CO	DE	1,440,926	20.4	-53,879	56,522	17.7	10.5		7	-2,140.0	
AMERICAN ROAD INS CO	MI	193,252	53.8	8,986	28,126	32.4	11.6		473	29.8	
AMERICAN SECURITY INS CO	DE	131,735	49.5	-4,069	7,478	11.4	-3.7		811	39.2	
AMERICAN STATES INS CO	IN	762,980	33.6	-33,923	26,674	9.9	.4		17,270	75.8	
AMERICAN UNIVERSAL INS CO	MI	265,365	15.2	-8,341	6,104	14.8	8.2		4,905	146.5	
AMIC CREDIT INS CO	NC	6,086	43.8	-2,915	-960	-35.7	-411.1		2	.0	
AMICA MUTUAL INS CO	MI	507,849	35.9	29,195	15,493	9.5	.0		8,213	53.4	1,962
ARGONAUT INS CO	CA	1,216,929	23.2	-86,357	41,852	19.3	.2		26,770	66.3	2,673
ARGONAUT MIDWEST INS CO	IL	93,981	55.8	-5,632	9,114	35.6	1.3		.44	14.3	
ARKWRIGHT BOSTON INS CO	MA	73,026	51.3	1,977	6,037	16.5	10.4			.0	
ARKWRIGHT BOSTON MFRS MUTUAL	MA	730,265	51.4	-23,458	38,323	10.7	-5		10,399	24.1	115
ASSOCIATED INDEMNITY CORP	CA	107,385	29.7	3,142	5,919	15.3	20.2		13,493	59.5	1,108
ASSURANCE COMPANY OF AMERICA	NY	9,842	98.1		660	7.1	999.0		13,409	53.5	100
ATLANTA INTERNATIONAL INS CO	NY	59,564	25.3	-3,803	562	3.5	-2.4		1,454	116.5	
ATLANTIC INS CO	TX	17,804	47.6	-1,208	-695	-7.0	-5.6			.0	
ATLANTIC MUTUAL INS CO	NY	467,031	25.6	-22,444	9,634	7.5	-7		5,689	34.8	652
ATLAS ASSURANCE CO OF AMERICA	NY	32,648	52.9	-1,245	1,434	7.5	-1.4		67	33.3	
AUTOMOBILE CLUB INS CO	OH	37,853	45.2	238	2,125	12.0	4.0		10	9.1	
AUTOMOBILE INS CO OF HARTFORD	CT	66,893	51.8	-2,323	3,085	8.1	3.5		32,299	80.8	51
AVEMCO INS CO	MD	53,148	32.5	3,569	4,889	27.3	11.9		1,114	27.3	
BALBOA INS CO	CA	173,984	43.9	-4,326	7,455	8.3	.1		504	79.5	
BANKERS & SHIPPERS INS CO OF NY	NY	26,401	36.6	-2,035	-238	-2.3	-12.1		383	163.4	
BANKERS MULTIPLE LINE INS CO	IA	69,635	39.3	-7,986	-87	-5.3	-6.6		551	1.7	
BANKERS STANDARD INS CO	FL	76,379	25.8	-4,568	1,353	6.5	.2		2,314	56.9	
BAY STATE INS CO	MA	42,219	60.1	176	4,608	20.9	4.9		1	-1,600.0	
BCS INSURANCE CO	OH	39,630	55.2	4,816	5,104	25.7	11.6		5	25.0	
BELGIAN GEN INS CO US BR	NY	17,481	46.9	-611	645	7.9	3.0			66.7	
BELLEFONTE UNDERWRITERS INS CO	DE	15,887	29.6	-1,135	485	9.0	999.0		3,927	84.1	
BITUMINOUS CASUALTY CORP	IL	394,369	20.3	-12,462	19,096	23.2	7.6		2,921	55.3	
BITUMINOUS FIRE & MARINE INS C	IL	21,779	77.9	6,052	3,540	22.3	999.0		2,143	26.6	69
BOSTON OLD COLONY INS CO	MA	69,477	13.3	-12,851	-587	-18.1	-8.0		231	109.4	

FOREIGN COMPANIES	DOM	ASSETS \$000	SURPLUS TO ASSETS %	NET UND GAIN \$000	TOTAL RETURN \$000	101 NET TO MEAN WORKING %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
								DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
BROTHERHOOD MUTUAL INS CO	IN	14,986	29.0	-1,221	-12	-2	-3.5	1,231	32.0	
BUCKEYE UNION INS CO	OH	947,285	21.7	-59,349	34,016	26.7	1.5	1,054	40.7	
CAMBRIDGE MUTUAL FIRE INS CO	MA	81,993	45.5	504	6,475	18.4	4.4	401	162.1	
CAMDEN FIRE INS ASN	NJ	282,560	49.7	-1,332	23,868	18.6	6.3	12,186	100.0	
CANAL INS CO	SC	61,315	38.8	-781	3,268	13.6	5.4	24	.0	
CANNERS EXCHANGE SUBSCRIBERS	IL	14,886	49.7	-232	-587	-6.2	-28.5	776	31.7	32
CAROLINA CASUALTY INS CO	FL	41,023	25.7	-2,098	1,420	9.9	.7	20	194.1	
CARRIERS INS CO	IA	54,213	19.4	-9,964	-5,873	-40.2	-15.2	1,107	120.3	
CASUALTY RECIP EXCHANGE	MO	93,922	22.9	3,028	2,713	8.1	3.6	1,389	40.2	566
CAVALIER INS CORP	MO	34,685	13.4	-1,782	-8,245	-24.5	-7.5	16	188.4	
CELINA MUTUAL INS CO	OH	64,633	16.7	-3,481	-1,860	-10.3	-4.6	10,682	48.6	160
CENGUARD INS CORP	MN	5,457	100.0	3,035	642	7.3	-12.0	227	9.8	
CENTAUR INS CO	IL	85,694	23.0	-1,684	4,769	23.5	11.8	412	30.3	
CENTIENNIAL INS CO	NY	155,045	25.2	-1,532	3,273	7.8	-6.9	1,921	74.0	
CENTRAL MUTUAL INS CO	OH	224,400	25.4	-13,374	3,664	5.6	-1.0	128	-4.2	
CENTRAL NATIONAL INS CO OF UMA	NE	152,867	53.9	-1,742	11,070	15.1	3.0	1,857	126.1	
CENTURY INDEMNITY CO	CT	9,682	98.2		505	5.3	999.0	2,465	75.0	
CHARTER AMERICAN INS CO	AK	6,189	70.2	929	934	19.2	102.1	-8	13.7	
CHARTER OAK FIRE INS CO	CT	285,776	18.2	-12,960	2,498	3.6	2.2	9,336	50.1	203
CHEROKEE INS CO	IN	25,182	31.4	-2,041	192	2.2	-3.8	687	134.2	
CHICAGO INS CO	IL	50,733	29.3	-1,631	795	5.1	-1.1	2,460	40.8	
CHRYSLER INS CO	MI	53,527	80.1	3,319	9,343	23.8	22.5	577	41.2	
CHURCH INS CO	NY	26,359	76.5	564	1,643	8.5	14.2	926	29.2	
CHURCH MUTUAL INS CO	WI	60,034	41.5	-149	2,824	10.2	2.2	2,133	122.3	9
CIM INS CORP	NY	29,922	69.3	2,453	3,327	17.1	33.7	2,101	66.8	
CINCINNATI INS CO	OH	417,634	32.5	4,499	37,656	25.9	7.2	37	410.0	
CITY INS CO	NJ	48,193	34.7	-2,347	2,262	14.0	3.1	526	-3.5	
COLONIA INS CO	NY	25,259	36.4	-946	1,172	12.7	4.1	31	19.4	
COMMERCE & INDUSTRY INS CO	NY	298,090	19.6	-2,832	10,386	15.5	7.0	1,682	114.7	
COMMERCIAL CREDIT MORTGAGE INS	MD	13,463	58.1	-1,490	-342	-3.9	-39.3	44	30.2	
COMMERCIAL INS CO OF NEWARK	NJ	232,003	24.3	-14,131	11,374	31.0	1.1	4,354	76.3	
COMMERCIAL LOAN INS CORP	WI	41,320	42.9	282	2,830	15.8	12.3	235	10.5	
COMMERCIAL MORTGAGE INS INC	WI	8,000	68.1	-167	421	7.2	-5.5	5	.0	
COMMERCIAL UNION INS CO	MA	1,464,331	19.3	-177,110	-52,655	-14.4	-7.6	31,709	75.9	
COMPASS INS CO	NY	155,218	19.7	-17,551	-183	-5	-4.4	30	161.9	
CONNECTICUT INDEMNITY CO	CT	47,480	35.0	-2,338	482	2.8	-2.4	1,496	37.3	548
CONSOLIDATED AMERICAN INS CO	SC	43,258	35.9	-2,786	2,868	20.1	-3.4	300	49.0	
CONTINENTAL CASUALTY CO	IL	3,604,145	27.5	-168,180	39,969	3.9	2.5	41,018	67.3	
CONTINENTAL INS CO	NH	1,261,502	18.9	-70,654	16,879	6.1	-2	17,308	115.8	8

PENNSYLVANIA FIRE AND CASUALTY COMPANIES 1982

FOREIGN COMPANIES	DOM	SURPLUS		NET UND GAIN	TOTAL RETURN	101 NET TO MEAN NET WORTH	INS UP INC TO PREM EARN	*** BUSINESS IN STATE ***		
		ASSETS \$000	TO ASSETS %					DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
COVENANT MUTUAL INS CO	CT	63,937	45.0	-1,061	-1,176	-4.3	.4	1,698	91.7	
CRITERION INS CO	DC	128,121	33.8	73	9,007	22.1	3.3	625	86.8	
CUMIS INS SOCIETY INC	WI	119,651	23.5	-10,593	46	.1	-3.0	3,524	87.8	
DAIRYLAND INS CO	WI	340,637	29.9	-14,259	11,054	9.6	-6	56	16.9	
DEPENDABLE INS CO INC	FL	44,265	36.1	1,194	3,114	15.2	2.3	30	26.1	
EAGLE STAR INS CO OF AMERICA	NY	74,821	37.3	-3,564	3,346	12.3	.4	3,420	70.4	
EASTERN INDEMNITY CO OF MARYLA	MD	5,704	65.2	-559	281	8.1	2.7	665	3.0	
ELECTRIC INS CO	MA	43,645	43.8	2,300	2,891	15.6	8.7	1,527	47.9	83
ELECTRIC MUTUAL LIABILITY INS	MA	443,686	18.7	47,225	20,418	19.4	7.1	4,126	37.2	2,102
EMCASCO INS CO	IA	33,028	28.7	-3,114	1,234	11.8	-1.5	2,548	58.9	
EMMCO INS CO	IN	45,957	40.4	4,238	-3,581	-11.2	8.3	231	42.9	
EMPIRE FIRE & MAR INS CO	NE	122,745	16.9	-16,015	-3,007	-11.0	-6.1	335	108.8	
EMPLOYERS CASUALTY CO	IX	474,271	29.7	11,938	23,652	15.4	6.0	2,611	58.6	229
EMPLOYERS FIRE INS CO	MA	200,924	21.6	-23,615	-498	-1.0	-7.0	9,426	33.8	313
EMPLOYERS INS OF MAUSAU A MUTU	WI	2,435,241	22.6	-57,437	55,992	9.5	1.4	32,790	68.5	4,889
EMPLOYERS MUTUAL CAS CO	IA	366,304	30.7	-20,788	6,945	5.8	-1.6	4,137	137.1	21
EMPLOYERS REINSURANCE CORP	MO	1,488,030	24.1	-31,580	74,500	22.0	10.7	1,402	44.8	
ENTERPRISE INSURANCE CO	CA	54,898	40.5	1,715	3,646	17.0	12.2	5	20.0	
EXCALIBUR INS CO	MN	35,721	20.9	-2,604	60	.8	-1.5	63	4.7	
EXCEL INS CO	IN	7,460	97.8	1,661	-3,360	-28.4	-51.7	222	93.5	
EXCELSIOR INS CO	NY	43,653	14.9	-3,646	-895	-9.3	-3.6	2,931	74.7	
EXCHANGE MUTUAL INS CO	NY	20,128	25.8	-1,240	381	5.8	-1.2		.0	
FARMERS MUTUAL HAIL INS CO OF	IA	84,485	59.1	4,661	8,435	18.1	11.4	6	.0	
FARMERS MUTUAL INS CO OF DE	DE	5,255	36.6	-76	406	13.9	2.0	1,005	75.2	
FARMERS RELIANCE CAS CO	NJ	6,704	34.2	-35	492	20.2	4.2		.0	
FARMERS RELIANCE INS CO OF NJ	NJ	48,094	47.0	54	3,940	17.5	2.8	2,555	104.9	
FEDERAL INS CO	NJ	1,497,193	24.5	-55,391	54,253	14.3	2.1	54,353	61.6	
FEDERAL KEMPER INS CO	IL	121,204	23.5	-8,226	3,725	10.7	.1	36,361	64.0	64
FEDERATED MUTUAL INS CO	MN	467,583	41.6	3,560	30,871	17.3	7.7	50	-34.9	
FIDELITY & CASUALTY CO OF NY	NH	399,798	20.5	-23,435	10,296	10.7	.5	525	227.0	
FIDELITY & DEPOSIT CO OF MARYL	MD	234,284	49.1	3,047	32,382	27.3	24.0	5,212	34.7	
FIDELITY & GUARANTY INS CO	IA	8,037	99.3	517	517	6.5	999.0	16,036	67.2	
FIDELITY & GUARANTY INS UOWMS	UM	38,544	99.4		2,435	6.8	999.0	25,563	58.8	2,166
FIRE & CASUALTY INS CO OF CT	CT	18,277	42.3	-774	286	3.4	-2.3	5,381	64.7	6
FIREMANS FUND INS CO	CA	3,831,909	23.6	-101,051	152,556	14.2	4.8	14,290	50.7	34
FIREMENS INS CO OF NEWARK NJ	NJ	1,258,695	23.1	-76,306	52,626	16.7	1.4	74,512	75.3	
FIRST GENERAL INS CO	GA	9,294	48.5	353	729	16.1	18.1	124	30.5	
FIRST NATIONAL INS CO OF AMERI	MA	71,772	42.3	-616	4,524	36.6	6.9	210	-1.6	
FLORISTS MUTUAL INS CO	IL	35,745	51.4	1,771	2,770	15.7	4.0	1,013	71.1	147

FOREIGN COMPANIES	DOM	SURPLUS		NET UND GAIN \$000	TOTAL RETURN \$000	TOT RET TO MEAN %	INS UP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
		ASSETS \$000	TO ASSETS %					DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
FOREMOST GUARANTY CORP	MI	35,325	47.3	-5,720	208	1.2	-33.9	510	67.8	
FOREMOST INS CO	MI	338,680	25.2	-18,313	26,576	21.1	7.6	1,022	32.4	
FORUM INS CO	MI	48,074	46.1	1,338	2,837	12.4	14.4	1,575	84.4	
FREMONT INDEMNITY CO	CA	450,377	26.2	-20,492	3,119	2.6	-3.4	257	200.0	
FRONTIER INS CO	NY	7,927	39.7	82	422	16.0	12.8	126	243.8	
GEICO GENERAL INS CO	IA	9,679	51.4	3,676	-2,477	-7.8	14.2		670.0	
GEN ELEC GUARANTY INS CORP	NC	6,775	74.1	-127	366	7.4	-36.0	4	.0	
GEN ELEC MORTGAGE INS CORP OF	NC	103,775	23.0	-8,714	3,426	20.9	-27.3	982	54.8	
GENERAL ELECTRIC MORTGAGE INS	OH	28,595	85.8	-2,856	317	1.2	-46.1	26	33.3	
GENERAL INS CO OF AMERICA	WA	528,505	29.4	-3,543	39,134	24.7	5.1	674	51.4	47
GENERAL REINSURANCE CORP	DE	3,220,814	23.1	-7,671	102,120	12.4	10.4	3,547	51.9	
GLENS FALLS INS CO	DE	86,558	17.7	-3,052	1,422	14.2	.3	1,326	32.6	
GLOBE INDEMNITY CO	DE	563,338	22.0	-34,002	12,011	4.1	-1.8	1,384	81.5	19
GOVERNMENT EMPLOYEES INS CO	DC	1,320,404	30.2	32,584	124,805	34.1	11.8	25,157	82.5	
GRANGERS MUTUAL INS CO	MD	4,783	48.3	21	248	4.8	1.6	55	62.3	
GRANITE STATE INS CO	NH	6,419	99.3		394	6.1	994.0	8,398	30.4	324
GRAPHIC ARTS MUTUAL INS CO	NY	41,013	22.8	-787	1,204	11.1	1.4	2,128	51.0	159
GREAT AMERICAN INS CO	OH	1,488,503	28.6	-71,816	160,535	40.1	-2.3	6,736	61.5	560
GREAT CENTRAL INS CO	IL	76,700	43.7	-7,907	2,388	7.3	-10.3	6	5.0	
GREAT GLOBAL ASH CO	AZ	4,142	63.0	145	253	9.3	6.4	256	400.0	
GREAT NORTHERN INS CO	MN	89,601	22.9	-3,693	2,524	10.4	.4	3,443	70.0	
GREAT SOUTHWEST FIRE INS CO	AZ	112,969	20.3	-4,656	2,961	10.0	2.2	1,541	54.6	
GREAT WEST CASUALTY CO	NE	82,242	25.6	-4,011	2,406	11.6	.4	237	63.1	
GREATER NEW YORK MUTUAL INS CO	NY	193,137	30.3	-4,386	7,585	13.7	7.9	1,492	155.0	14
GUARANTEE INS CO	DE	81,088	3.1	-33,331	-16,472	-196.0	-60.4	1,296	174.4	
GULF INSURANCE CO	MO	229,574	44.1	-16,188	-3,429	-3.3	-5.2	249	264.9	
HANOVER INS CO	NH	759,653	30.9	-34,236	36,795	16.3	1.4	4,466	30.5	
HARBOR INS CO	CA	242,868	37.6	-351	21,782	24.9	21.4	428	136.7	
HARCO NATIONAL INS CO	NY	34,733	39.5	863	1,804	12.7	2.7	278	33.3	
HARFORD MUTUAL INS CO	MD	31,500	39.2	325	2,077	13.3	4.4	4,883	37.3	
HARTFORD ACCIDENT & INDEMNITY	CT	3,116,196	30.8	-88,663	118,314	11.3	3.3	47,502	70.1	
HARTFORD CASUALTY INS CO	NJ	365,216	23.8	-12,478	13,165	10.7	4.6	10,398	74.6	
HARTFORD FIRE INS CO	CT	3,564,716	39.7	-89,766	181,685	13.3	1.2	17,524	42.8	
HARTFORD SM BUIL INSPECTION &	CT	292,034	55.5	3,601	22,039	14.3	4.4	1,726	7.8	
HERITAGE MUTUAL INS CO	WI	97,698	27.2	-6,328	1,125	3.5	-1.0		.0	
HIGHLANDS INS CO	IX	555,134	31.8	-7,782	33,743	20.3	13.8	1,479	70.5	
HOME GUARANTY INS CORP	VA	8,563	40.7	-738	74	1.7	-41.1	170	112.1	
HOME INDEMNITY CO	NH	420,545	16.8	-23,842	14,778	25.7	1.6	42,743	86.5	
HOME INS CO	NH	3,375,739	19.1	-200,856	133,067	16.9	-6.6	54,340	68.8	2,334

FOREIGN COMPANIES	DOM	ASSETS \$000	SURPLUS		TOTAL RETURN \$000	101 NET TO MEAN NET WORTH %	INS UP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
			TO ASSETS %	NET UND GAIN \$000				DIRECT PREMIUM \$000	LOSS RATIO %	DIVIDENDS PAID \$000
HOME MUTUAL INS CO OF BINGHAM	NY	9,372	26.1	-522	116	4.3	-0.4	1,429	102.0	
MORACE MANN INS CO	FL	222,195	20.3	-14,874	2,484	4.9	-2.2	1,511	104.5	
IDEAL MUTUAL INS CO	NY	169,265	9.4	-2,851	1,547	6.9	2.0	1,087	59.9	
IMPERIAL CASUALTY & INDEMNITY	NE	83,090	38.5	4,370	8,884	27.0	14.7	1,450	43.5	
INA UNDERWRITERS INS CO	CA	461,482	24.2	-27,774	512	.4	-0.5	4,441	209.7	50
INDEMNITY INS CO OF NORTH AMER	NY	136,532	24.0	-8,181	5,655	16.0	.1	1,025	65.8	
INDIANA LUMBERMENS MUTUAL INS	IN	76,781	23.5	-2,674	-101	-0.7	-2.4	40	40.6	
INDUSTRIAL INDEMNITY CO	CA	694,821	14.1	-27,712	20,715	17.1	3.8	775	81.5	
INS CO OF GREATER NY	NY	24,784	39.2	-487	914	9.6	7.8	654	80.4	57
INTEGRITY INS CO	NJ	79,692	25.6	236	5,674	13.5	7.4	4,604	48.5	
INTERNATIONAL BUS & MERC REASS	IL	34,680	40.2	-546	1,405	9.3	7.3	84,425	19.6	56,490
INTERNATIONAL FIDELITY INS CO	NJ	13,025	19.3	-465	205	7.4	7.4	418	152.1	
INTERNATIONAL INS CO	IL	196,120	14.6	-7,800	7,867	21.8	5.2	4,564	45.7	
INVESTORS MORTGAGE INS CO	IL	113,876	13.5	-8,420	5,336	18.9	-11.0	238	82.6	
IOWA NATIONAL MUTUAL INS CO	IA	180,552	30.0	-14,082	2,772	4.5	-2.7	1	.0	
ITT LYNDON PROPERTY INS CO	MO	42,696	27.3	585	5,860	35.3	144.7	334	57.9	
JC PENNEY CASUALTY INS CO	OH	318,926	51.3	-24,580	40,448	27.0	-4.5	1,874	84.1	
JEFFERSON INS CO OF NY	NY	72,409	22.8	-2,752	885	5.6	1.7	1,725	107.0	
JEWELERS MUTUAL INS CO	WI	11,480	30.8	50	340	10.6	4.2	1,222	80.8	
JOHN DEERE INS CO	IL	152,092	33.7	5,568	9,457	18.4	7.4	1,720	52.7	
KANSAS CITY FIRE & MARINE INS	MO	44,547	21.0	-2,826	945	16.9	1.0	7,456	46.1	1,029
KENTUCKY CENTRAL INS CO	KY	9,913	31.9	-774	187	4.6	-2.0	98	25.0	
LEGION CASUALTY CO	UK	6,347	65.2	-250	-19	-0.5	-10.8		.0	
LIBERTY MORTGAGE INS CORP	WI	25,988	35.4	383	1,716	16.0	29.0	1	.0	
LIBERTY MUTUAL FIRE INS CO	MA	737,485	19.0	-35,876	15,222	10.7	.5	116,185	89.7	10,206
LIBERTY MUTUAL INS CO	MA	6,610,097	17.2	-304,705	111,860	9.6	.2	46,101	126.5	2,297
LONDON ASSURANCE US BR	NY	115,910	36.9	-3,826	4,274	10.6	2.0		.0	
LONDON GUARANTEE & ACCIDENT CO	OE	113,585	31.3	-8,461	5,146	14.6	.0	1,244	56.0	
LUMBER MUTUAL INS CO	MA	57,546	36.4	91	3,500	17.4	6.6	41	8.3	2
LUMBERMENS MUTUAL CAS CO	IL	2,132,050	38.0	-57,004	94,802	12.6	.5	14,698	59.4	358
LUMBERMENS MUTUAL INS CO	OH	115,305	24.4	-8,594	-90	-0.3	-2.8	1,101	100.9	
LUMBERMENS UNDERWRITING ALLIAN	MO	118,058	47.8	-1,028	234	.4	-7.9	1,451	22.8	364
MARINE INDEMNITY INS CO OF AME	NY	10,895	58.8	2	672	10.0	5.0	755	19.9	
MARYLAND CASUALTY CO	MD	1,834,586	33.7	-56,270	121,336	21.2	3.3	54,703	54.5	
MASSACHUSETTS BAY INS CO	MA	7,005	99.3		544	9.2	999.0	2,620	61.7	46
MASSACHUSETTS PLATE GLASS INS	MA	8,417	39.0	33	482	11.7	2.5		.0	
MEAD REINSURANCE CORP	IL	53,735	38.9	-2,767	1,654	8.8	.4	225	64.3	
MEDICAL PROTECTIVE CO	IN	494,941	22.7	-1,794	29,143	27.1	28.2	10,718	113.9	
MERCHANTS INS CO OF NH INC	NH	31,024	30.2	-2,806	465	6.5	1.7	1,568	101.7	

PENNSYLVANIA FIRE AND CASUALTY COMPANIES 1982

FOREIGN COMPANIES	DOM	SURPLUS			TOTAL RETURN	INS UP		*** BUSINESS IN STATE ***		
		ASSETS \$000	TO ASSETS %	NET UND GAIN \$000		TO MEAN TO MEAN %	INC TO PREM EARN %	DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
MERCHANTS MUTUAL INS CO	NY	176,594	10.6	-10,063	1,700	9.8	2.6	1,936	95.5	
MERRIMACK MUTUAL FIRE INS CO	MA	141,750	60.2	756	13,190	17.4	4.7	85	85.6	
METROPOLITAN CASUALTY CO	DE	7,740	46.2	-20	344	9.4	944.0	56	100.0	
METROPOLITAN GENERAL INS CO	DE	4,485	95.0	-26	260	6.6	444.0	51	100.0	
METROPOLITAN PROPERTY & LIAB I	DE	1,210,484	16.6	-104,510	-101	.0	-3.2	34,004	75.1	
MGIC INDEMNITY CORP	WI	195,562	55.5	4,405	15,085	18.1	51.6	2,506	1.2	
MIC GENERAL INS CORP	IN	17,225	53.3	252	1,350	15.7	4.5		.0	
MIC PROPERTY & CASUALTY INS CO	MI	43,553	52.6	1,756	7,982	66.5	73.6		.0	
MICHIGAN MILLERS MUTUAL INS CO	MI	106,496	44.8	-4,918	5,446	8.1	-4	1,177	65.1	
MICHIGAN MUTUAL INS CO	MI	626,922	23.2	-40,262	14,441	10.1	.4	471	4.1	53
MID CENTURY INS CO	CA	24,288	80.7	4	1,240	5.5	444.0	134	55.3	
MIDDLESEX INS CO	MA	111,706	21.0	-4,225	1,764	6.6	-7	13	20.7	1
MIDLAND INS CO	NY	186,205	28.6	-1,747	5,804	4.8	5.7	5,608	55.6	
MIDWEST MUTUAL INS CO	IA	25,881	56.1	-2,675	444	3.6	-4.5	1,516	65.2	
MILLERS MUTUAL INS ASN OF IL	IL	86,515	41.2	-5,114	2,586	6.5	-2.7		.0	
MILLERS NATIONAL INS CO	IL	26,185	59.3	-2,050	-140	-1.2	-6.7		.0	
MINNEHOMA INS CO	AZ	26,174	56.4	-61	2,250	14.2	4.2	256	66.3	
MISSION INS CO	CA	557,947	59.3	19,553	57,557	16.7	10.0	5,456	87.2	
MISSION NATIONAL INS CO	CA	268,247	42.1	8,570	17,047	17.7	10.4	3,274	66.7	
MUNARCH INS CO OF OH	OH	86,174	23.0	-15,422	-5,770	-16.2	-22.4	1,452	116.5	
MONTGOMERY MUTUAL INS CO	MD	26,283	49.2	722	1,437	14.2	.6	7	.0	
MORTGAGE GUARANTY INS CORP	WI	873,268	21.0	-14,693	41,924	21.2	16.6	5,297	54.4	
MOTOR CLUB OF AMERICA INS CO	NJ	63,508	17.4	602	6,564	17.0	7.1	14	.0	
MOTOR VEHICLE CAS CO	IL	25,422	57.6	-1,250	803	7.4	-3.0	107	55.1	
MOTORISTS MUTUAL INS CO	OH	257,706	26.9	-17,274	6,520	6.6	-5	52,250	74.5	25
MUTORS INS CORP	NY	1,155,188	28.4	-2,066	81,556	26.0	8.2	7,663	44.5	
MUTUAL PROTECTIVE INS CO	NE	31,248	33.0	-1,516	1,873	16.3	1.3	434	65.1	
MUTUAL SERVICE CAS INS CO	MN	167,846	29.1	-11,827	2,641	4.7	-6.1	2	.0	
NATIONAL AMERICAN INS CO	NE	71,731	57.0	-212	2,624	4.5	-4.0	626	21.6	
NATIONAL AMERICAN INS CO OF NY NY	NY NY	62,014	51.7	-4,606	2,752	12.1	-5.1	987	40.0	
NATIONAL BONDING & ACCIDENT IN	NY	7,005	59.7	-1,286	-544	-20.5	-22.0	82	46.2	
NATIONAL CASUALTY CO	MI	132,998	51.3	-7,187	7,150	16.7	1.6	4,044	66.4	
NATIONAL FARMERS UNION PROP &	UT	159,782	27.2	-12,570	-582	-1.0	-5.8	293	26.5	
NATIONAL FIRE & INDEMNITY EXCH	MO	5,266	53.5	221	-54	-5.1	-7.1	42	24.0	58
NATIONAL FIRE INS CO OF HARTFO	CT	780,511	11.5	-44,006	-5,224	-2.8	4.7	5,611	84.4	
NATIONAL GENERAL INS CO	MO	45,695	24.5	-6,183	-562	-4.4	-7.5	1,121	114.0	
NATIONAL GRANGE MUTUAL INS CO	OH	178,363	23.6	-10,496	6,797	13.8	-1.0	10,474	74.7	133
NATIONAL INDEMNITY CO	NE	668,041	76.3	-10,656	121,664	35.1	5.6	2,611	86.5	
NATIONAL INS UNDERWRITERS	MO	14,215	17.6	43	408	14.6	11.2	241	76.7	

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PENNSYLVANIA FIRE AND CASUALTY COMPANIES 1982

FOREIGN COMPANIES	DOM	SURPLUS			TOTAL			INS UP			*** BUSINESS IN STATE ***		
		ASSETS	TO	NET	RETURN	TO MEAN	INC TO	PREM	DIRECT	LOSS	DIVIDENDS		
		\$000	%	\$000	\$000	%	%	%	PREMIUM	RATIO	PAID		
									WRITTEN	%	\$000		
NATIONAL INVESTORS FIRE & CAS	AR	9,042	63.7	-435	295	4.7	-6.9						
NATIONAL MUTUAL INS CO	OH	58,059	24.2	-3,648	-719	-5.0	-3.2		0,255	49.1	155		
NATIONAL PROPERTY OWNERS INS C	IN	13,195	47.6	-1,607	-105	-1.4	-11.6		4				
NATIONAL SURETY CORP	IL	529,190	24.4	9,414	51,709	17.7	15.1		15,286	67.5	2		
NATIONWIDE GENERAL INS CO	OH	19,672	29.7	-1,574	-51	-0.9	-12.0		1,580	102.0			
NATIONWIDE MUTUAL FIRE INS CO	OH	559,910	53.5	-55,897	10,801	10.9	.0		62,666	66.5			
NATIONWIDE MUTUAL INS CO	OH	3,417,674	53.6	-208,025	121,120	11.2	-0.5		285,537	80.9	1,025		
NEW CASTLE MUTUAL INS CO	DE	3,450	43.3	-501	26	1.5	-11.6		1,508	46.1			
NEW ENGLAND REINSURANCE CORP	MA	207,227	17.9	-5,252	1,007	13.2	10.1		304	588.5			
NEW HAMPSHIRE INS CO	NH	962,680	26.5	-25,010	50,204	11.5	4.2		0,556	77.7			
NEW JERSEY MANUFACTURERS INS C	NJ	1,055,675	22.4	60,529	54,855	25.0	0.0		1,270	55.0	268		
NEW JERSEY RE-INSURANCE CO	NJ	55,662	18.9	-2,021	2,545	24.9	14.2						
NEW YORK CENTRAL MUTUAL FIRE I	NY	32,572	52.4	498	1,422	12.5	2.0		59	19.2			
NEW YORK UNDERWRITERS INS CO	NY	257,021	27.9	-8,652	10,272	11.7	5.0		240	-60.0			
NEW ZEALAND INS CO LTD US BR	LA	28,485	65.1	-4,521	18	.1	-24.1						
NEWARK INS CO	NJ	152,180	17.4	-8,501	3,557	11.4	-2.1		1,155	50.1			
NIAGARA FIRE INS CO	DE	90,445	22.0	-5,652	1,255	5.5	1.4		5,282	114.1	249		
NICHOLD F & M INS CO LTD	NY	21,149	42.5	-623	860	7.5	2.3			-300.0			
NORFOLK & DEHAM MUTUAL FIRE I	MA	58,728	36.1	-651	3,549	16.2	2.8		1,050	47.2			
NORTH AMERICAN CO FOR PROP & C	NY	68,756	58.3	-2,559	5,154	20.0	51.7						
NORTH RIVER INS CO	NJ	732,575	18.2	-27,491	59,875	28.1	5.5		11,124	71.1	1,145		
NORTH STAR REINSURANCE CORP	DE	204,541	24.2	-7,693	8,481	15.1	12.0		77	-51.2			
NORTHBRUK INDEMNITY CO	IL	15,177	41.6		685	10.4	999.0		675	51.2	55		
NORTHBRUK NATIONAL INS CO	IL	16,845	57.5		555	8.5	999.0		5,245	46.5	71		
NORTHBRUK PROPERTY & CAS INS	IL	103,520	48.2	-2,718	5,580	10.4	.2		2,728	82.5			
NORTHERN ASSURANCE CO OF AMERI	VT	362,840	24.2	-41,526	-702	-0.8	-5.9		17,500	85.8	850		
NORTHERN INS CO OF NY	NY	28,557	97.4		2,059	7.6	999.0		17,517	57.5	825		
NORTHLAND INS CO	MN	50,067	58.0	-204	2,956	10.9	4.1		658	59.5			
NORTHWESTERN NTL CAS CO	WI	4,986	100.0		269	5.5	999.0		5,915	57.0			
NORTHWESTERN NTL INS CO	WI	355,541	20.1	-9,688	10,877	13.2	2.1		19,550	54.5	575		
OCCIDENTAL FIRE & CAS CO OF NC	NC	47,502	22.2	-7,411	-1,255	-10.0	-17.9		5,615	57.5	4		
OHIO CASUALTY INS CO	OH	880,636	46.5	-23,939	65,894	18.4	2.9		58,526	61.7			
OHIO FARMERS INS CO	OH	256,894	48.7	-10,967	12,125	10.4	-1.0		488	99.8			
OIL & GAS INS CO	OH	5,176	71.3	-492	16	.4	-50.4		702	-44.7			
OMAHA INDEMNITY CO	WI	38,556	58.6	-4,110	-129	-0.7	-4.2		1,169	59.8			
PACIFIC EMPLOYERS INS CO	CA	291,737	26.0	-16,922	4,874	5.6	-0.5		29,257	51.8	5,277		
PACIFIC INDEMNITY CO	CA	377,465	21.8	-16,545	12,084	12.4	1.4		1,055	591.1			
PANTUCKET MUTUAL INS CO	RI	36,590	53.5	2,557	2,685	13.9	6.2		251	4.9	2		
PEERLESS INS CO	NH	210,580	23.9	-14,771	4,447	7.6	-1.7		202	21.6			

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PENNSYLVANIA FIRE AND CASUALTY COMPANIES 1982

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FOREIGN COMPANIES	DOM	SURPLUS			TOTAL TO MEAN		INS UP	*** BUSINESS IN STATE ***		
		ASSETS \$000	ASSETS %	NET UND GAIN \$000	RETURN \$000	NET WORTH %	INC TO PREM %	DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
PENINSULAR FIRE INS CO	FL	50,180	27.1	-2,000	180	4.1	-0.5			.0
PHOENIX ASH CO OF NEW YORK	NH	257,210	30.1	-15,000	15,900	10.1	.1	42	1,010.0	
PHOENIX INSURANCE CO	CT	1,108,015	24.2	-40,000	24,554	10.0	2.5	0,200	54.0	
PLANET INS CO	HI	50,031	11.0	-193	104	10.5	4.4	4,204	44.5	
PMI INS CO	CA	46,415	33.5	-35,845	-16,445	-114.1	-401.0	60	54.2	
PMI MORTGAGE INS CO	AZ	134,450	21.5	-2,512	-11,515	-24.1	2.0	595	41.4	
PREFERRED RISK MUTUAL INS CO	IA	183,370	30.2	-12,125	4,451	5.0	-1.4	5,000	100.1	104
PROFESSIONAL MUTUAL INS CO	MO	47,484	14.7	-5,000	775	9.5	-4.2	245	101.0	
PROGRESSIVE CAS INS CO	OH	314,904	27.7	-11,095	5,077	0.1	1.4	010	21.0	
PROTECTION MUTUAL INS CO	IL	403,000	31.4	-24,570	20,444	14.5	5.7	4,041	5,042.4	
PROTECTIVE INS CO	IN	90,002	29.4	-441	5,744	15.0	12.5	4,095	110.0	
PROTECTIVE NATIONAL INS CO OF	NE	27,711	31.5	1,371	2,515	10.0	0.5	250	52.5	
PROVIDENCE WASHINGTON INS CO	HI	178,540	32.0	-5,572	4,200	15.1	2.4	1,500	50.4	
PROVIDENT GENERAL INS CO	IN	87,750	16.7	-0,070	440	0.2	1.4		.0	
PRUDENTIAL GENERAL INS CO	DE	11,461	32.0	-291	440	7.0	-10.0	4,051	101.0	
PRUDENTIAL PROPERTY & CAS INS	NJ	1,517,337	21.7	-10,484	41,174	15.1	1.4	80,014	01.5	
PRUDENTIAL REINSURANCE CO	DE	1,540,370	12.7	11,174	55,541	14.0	.0	1	-40,500.0	
PUBLIC SERVICE MUTUAL INS CO	NY	529,445	18.5	-1,210	12,912	10.4	11.0	5,550	42.0	01
PURITAN INS CO	CT	177,100	45.0	-15,101	7,200	0.0	-5.0	1,155	111.5	
QUINCY MUTUAL FIRE INS CO	MA	112,274	02.1	2,974	0,054	15.0	4.4	1,051	71.2	
RANGER INS CO	DE	220,405	20.5	-15,254	-1,522	-2.2	-2.0	151	04.5	
RECIPROCAL EXCHANGE	MO	50,100	20.7	2,000	1,044	7.0	5.5	1	.0	
REINSURANCE CORP OF NY	NY	141,227	25.0	-11,130	2,125	5.1	-1.1		.0	
REPUBLIC INS CO	DE	520,504	19.5	-50,201	15,051	4.0	1.1	1,150	02.4	
REPUBLIC MORTGAGE INS CO	NC	51,261	31.7	05	101	4.5	5.0	41	154.2	
REPUBLIC MUTUAL INS CO	OH	10,230	41.3	-45	515	7.4	1.1		.0	
REPUBLIC WESTERN INS CO	AZ	106,704	31.0	541	0,014	24.5	11.4	91	110.1	
RLI INS CO	IL	34,055	32.0	-401	1,240	11.1	5.4	1,495	07.4	
ROYAL EXCHANGE ASH OF AM INC	NY	24,094	34.8	105	1,574	10.4	0.2	1,004	54.0	
ROYAL INDEMNITY CO	DE	345,210	24.0	-22,000	0,045	0.5	-1.1	11,450	05.0	
ROYAL INS CO OF AMERICA	IL	050,001	20.0	-52,420	11,510	9.2	-1.0	20,540	50.0	
SAFECO INS CO OF AMERICA	MA	735,211	25.4	-0,150	34,051	15.1	4.4	5,500	54.4	
SAFEGUARD INS CO	CT	210,241	16.0	-14,100	5,515	11.1	-1.0	025	51.4	
SAI INDUSTRIAL ASH CO US BR	NY	17,074	44.9	-120	195	10.2	1.4		-10.0	
SEA INS CO LTD US BR	NY	01,071	31.0	-2,455	5,250	15.0	1.0	404	10.0	
SEABOARD SURETY CO	NY	100,074	47.4	504	0,950	12.2	12.7	1,554	4.0	
SECURITY INS CO OF HARTFORD	CT	245,514	30.9	-12,471	4,045	11.5	-2.7	1,250	15.1	
SELECT WAY INS CO	NJ	40,495	27.0	5,140	5,240	51.5	10.0	440	10.0	102
SELECTED RISKS INS CO	NJ	355,350	30.1	-504	24,412	21.4	7.0	10,100	50.5	15

PENNSYLVANIA FIRE AND CASUALTY COMPANIES 1982

FOREIGN COMPANIES	DOM	SURPLUS		NET UND GAIN \$000	TOTAL RETURN \$000	101 NET TO MEAN NET WORTH %	INS UP INC TO PREM EARN %	*** BUSINESS IN STATE ***		
		ASSETS \$000	ASSETS %					DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
SENTRY INS A MUTUAL CO	MI	888,913	27.7	-30,630	9,228	3.8	.6	19,059	16.7	713
SHELBY MUTUAL INS CO OF SHELBY	OH	201,910	23.2	-13,003	1,223	2.1	-2.3	4,631	33.6	89
SOUTH CAROLINA INS CO	SC	350,391	59.3	-3,431	44,225	23.9	-2.6	1,127	33.1	
SOUTHERN HOME INS CO	SC	37,715	46.0	-1,104	2,066	11.0	1.6		.0	
SOUTHERN INS CO	TX	15,062	31.3	903	641	12.6	0.4	194	60.3	
ST PAUL FIRE & MARINE INS CO	MN	3,863,000	21.5	-93,609	226,762	23.8	8.6	19,620	64.7	32
ST PAUL MERCURY INS CO	MN	20,186	100.0		1,268	6.3	949.0	6,107	41.7	71
STANDARD FIRE INS CO	CT	393,188	18.0	-23,231	16,030	13.6	4.6	46,669	71.6	3,466
STATE AUTO INS ASN	IN	40,732	19.0	-4,264	5	.1	-3.3	22,406	33.9	36
STATE AUTOMOBILE MUTUAL INS CO	OH	324,450	42.6	-24,260	17,237	12.4	-2.6	9,442	70.9	124
STATE FARM FIRE AND CAS CO	IL	4,075,599	33.6	-2,808	280,346	18.3	3.2	81,349	34.3	
STATE FARM GENERAL INS CO	IL	56,203	15.1		1,341	19.3	949.0	3,099	33.9	
STATE FARM MUTUAL AUTOMOBILE I	IL	13,196,657	31.7	62,214	983,473	17.1	3.6	309,936	74.2	
STATESMAN INS CO	IN	19,589	28.6	-1,744	838	13.3	-3.4	4,070	38.7	
SUMITOMO MAR & FIRE INS CO LTD	NY	11,467	49.0	-436	289	3.3	-3.3	1	.0	
SUN INS CO OF NY	NY	44,608	31.2	203	3,366	13.4	6.4	1,221	43.4	
SUN INS OFFICE LTD US BR	NY	123,599	34.2	-3,161	6,343	16.1	1.3	1,013	46.1	
T H E INSURANCE CO	GA	2,409	45.1	-683	-132	-3.6	-244.2		.0	
TAISHU MAR & FIRE INS CO LTD U	NY	34,096	31.6	-2,722	2,230	12.7	-3.2	21	-32.4	
TEACHERS INS CO	DE	189,204	34.0	-17,057	1,902	2.7	-3.4	917	62.3	
THE TOA-RE INS CO OF AMERICA	DE	10,143	98.7	-123	28	.6	949.0		.0	
TICOR MORTGAGE INS CO	CA	192,384	23.6	-3,139	-3,762	-7.1	.3	883	46.3	
TOKIO MARINE & FIRE INS CO LTD	NY	169,218	33.9	-7,332	1,879	2.3	-2.1	719	32.0	
TRANSAMERICA INDEMNITY CO	CA	13,400	98.0	-1	813	7.2	949.0	738	29.7	
TRANSAMERICA INS CO	CA	996,364	20.1	-81,663	19,323	8.2	-2.9	26,426	42.3	1,392
TRANSAMERICA PREMIER INS CO	CA	94,680	45.0	628	7,936	17.3	9.2	1,136	-6.1	382
TRANSCONTINENTAL INS CO	NY	148,400	16.3	-7,766	-460	-1.3	4.8	2,430	33.4	
TRANSIT CASUALTY CO	MO	176,441	24.9	-3,131	6,847	14.6	3.9	3,013	86.7	
TRANSPORT INDEMNITY CO	CA	130,932	24.4	-3,610	8,747	27.7	3.2	987	163.1	286
TRANSPORT INS CO	IA	224,231	32.3	-11,490	26,377	43.6	1.0	3,227	170.9	
TRANSPORTATION INS CO	IL	58,303	29.5	-2,389	1,303	8.9	1.7	19,163	73.7	2,216
TRAVELERS CORPORATION	CT	2,719,764	69.9	-30,419	187,340	11.6	-1.1	33	.0	
TRAVELERS INDEMNITY CO	CT	3,438,117	19.3	-220,173	92,637	7.3	2.2	103,303	33.0	4,072
TRAVELERS INDEMNITY CO OF AMEN	GA	181,344	20.2	-11,989	6,436	24.8	1.1	7,913	30.2	
TRAVELERS INDEMNITY CO OF RI	MI	395,986	18.2	-26,309	19,243	16.9	3.3	6,906	69.1	
TRAVELERS INS CO (ACCIDENT DEP	CT	17,440,305	4.0		13,977	2.0	949.0	20,471	36.3	
TRUCK INS EXCHANGE	CA	861,132	17.3	-71,836	1,800	1.1	-2.9	413	6.9	128
TWIN CITY FIRE INS CO	MN	104,771	33.7	-3,243	4,392	10.3	3.0	26,227	34.4	1,838
ULICO CAS CO	DE	7,604	76.6	100	422	7.6	3.3	7	.0	

FOREIGN COMPANIES	DOM	SURPLUS		NET UND GAIN	TOTAL RETURN	INS UP INC TO		*** BUSINESS IN STATE ***		
		ASSETS \$000	ASSETS %			TO MEAN NET WORTH	PREM EARN	DIRECT PREMIUM WRITTEN \$000	LOSS RATIO %	DIVIDENDS PAID \$000
UNDERWRITERS INS CO	IL	38,044	24.2	-1,094	-2,600	-27.4	-29.5	974	24.5	151
UNIGARD INS CO	WA	22,521	39.8	-196	531	6.8	2.6	334	-9.8	2
UNIGARD MUTUAL INS CO	WA	425,677	16.8	-35,432	3,580	3.7	-4.0	2,207	37.1	187
UNION INDEMNITY INS CO OF NY	NY	47,341	19.7	93	1,710	14.9	5.2	1,016	336.4	
UNITED EQUITABLE INS CO	IL	37,179	19.5	-230	1,412	13.2	4.1	25	22.2	
UNITED FIRE INS CO	NY	5,057	23.3	-3,322	-1,504	-60.8	-17.2	249	27.2	
UNITED GTY RESIDENTIAL INS CO	IA	183,485	21.4	-5,974	10,850	23.0	-3.6	439	92.0	
UNITED GTY RESIDENTIAL INS CO	NC	25,456	60.4	-104	2,157	13.4	13.2	13	-4.2	
UNITED GUARANTY CUMUL INS CO OF	IA	8,195	66.4	475	705	12.5	80.5	3	200.0	
UNITED PACIFIC INS CO	WA	189,447	25.1	-1,927	9,177	18.0	4.1	12,361	33.1	262
UNITED SERVICES AUTOMOBILE ASSN	TX	1,448,701	46.0	103,189	135,293	16.4	3.0	20,369	36.9	3,010
UNITED STATES FIDELITY & GUARA	MD	4,340,653	25.5	-222,267	147,820	12.6	2.3	66,414	85.9	
UNITED STATES FIRE INS CO	NY	1,532,342	17.0	-63,837	50,103	16.0	4.5	10,486	89.7	1
UNIVERSAL REINSURANCE CORP	NJ	183,320	34.8	-20,413	-130	-0.2	-0.1	141	92.1	
UNIVERSAL UNDERWRITERS INS CO	MO	298,229	47.0	14,498	10,332	7.3	4.5	3,695	46.5	738
USAA CAS INS CO	TX	251,132	30.6	2,286	18,345	26.0	7.4	2,562	75.2	
UTICA FIRE INS CO OF ONEIDA CI	NY	12,387	22.3	-611	218	6.3	-0.1	116	30.1	
UTICA MUTUAL INS CO	NY	573,417	19.7	-12,046	16,233	12.2	2.9	6,446	31.2	327
UTILITIES MUTUAL INS CO	NY	39,969	13.2	4,436	1,831	27.8	4.9	2,376	69.4	1,402
VANGUARD INS CO	TX	13,675	92.7	429	845	7.3	999.0	782	30.0	
VEREX ASSURANCE INC	WI	210,263	13.8	-15,611	6,960	19.1	7.0	1,247	83.4	
VEREX INDEMNITY CORP	WI	18,537	34.9	-3,344	-330	-4.8	-106.4		0	
VIGILANT INS CO	NY	246,266	22.0	-12,222	9,391	13.2	1.5	6,435	47.1	740
VIRGINIA SURETY CO INC	IL	56,779	19.0	652	2,746	20.7	17.6	46	0	
WARNER RECIPROCAL INSURERS	IL	7,013	40.0	-828	-293	-8.0	-12.7	384	103.0	
WAUSAU UNDERWRITERS INS CO	WI	89,096	20.1	-2,423	1,905	8.1	3.9	6,706	73.0	-4
WEST AMERICAN INS CO	CA	771,695	37.5	-4,639	53,505	18.0	3.6	62,049	37.3	4,302
WESTCHESTER FIRE INS CO	NY	734,748	18.6	-26,014	37,007	25.4	3.5	2,412	65.2	
WESTERN CASUALTY & SURETY CO	KS	542,986	41.4	-9,465	27,440	14.3	5.2	36	-4.8	
WESTERN EMPLOYERS INS CO	CA	145,709	26.7	931	8,319	20.8	2.6	50	72.0	
WESTERN FIRE INS CO	KS	300,359	44.9	-16,413	12,338	9.1	-1.9	14	133.5	
WESTERN SURETY CO	SD	54,252	43.3	3,094	5,871	19.7	11.1	704	3.7	
WESTFIELD INS CO	OH	154,681	35.3	-8,773	8,184	13.7	-0.1	1,955	70.0	46
WORLDWIDE UNDERWRITERS INS CO	WI	23,906	23.0	-606	459	6.6	2.9	317	61.1	
YASUDA FIRE & MARINE INS CO OF	NY	40,013	47.1	-2,169	1,637	12.1	-1.0	206	109.1	
ZURICH AMERICAN INS CO OF IL	IL	14,950	40.9	-381	722	11.9	3.3	392	133.7	
ZURICH INS CO US BR	NY	928,522	17.2	-57,181	13,221	6.8	.4	14,326	66.0	
*TOTALS		202,632,018	27.8	-6,147,100	7,380,189			3,844,537		133,819

FOREIGN FRATERNAL SOCIETIES - 1982

COMPANY NAME		ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	TOTAL INSURANCE IN FORCE (\$000)	PA INSURANCE IN FORCE (\$000)	# OF CERTIF. IN FORCE	PENNSYLVANIA BUSINESS			
								PREMIUMS RECEIVED		BENEFITS PAID	
								LIFE PREM (\$000)	A & H PREM (\$000)	LIFE BENE (\$000)	A & H BENE (\$000)
Aid Association	WI	\$2,834,185	\$ 170,497	\$12,410	\$15,653,619	\$ 254,902	25,453	\$ 6,255	\$ 324	\$ 1,074	\$ 132
Alliance of Poles	OH	7,184	1,541	167	13,080	948	1,352	18	0	23	0
Alliance Trans Sax.	OH	5,659	1,412	33	11,599	1,112	1,030	17	0	13	0
American Frat. Union	MN	10,799	559	45	44,680	8,707	5,589	201	36	95	27
American Lith. Alliance	IL	256	95	18	246	26	69	408	0	12	0
American Slov. Union	IL	24,342	4,239	261	44,351	7,458	6,253	136	30	68	32
Assoc. of Lith. Wkrs.	NY	1,511	810	28	1,490	271	311	7	6	8	8
Baptist Life Assoc.	NY	13,520	844	(15)	79,506	6,061	1,076	114	6	9	2
Ben Hur Life Assoc.	IN	22,504	8,047	262	51,428	1,067	867	14	0	17	0
Bnai Zion	NY	6,615	862	299	42,477	29	51	9	0	3	0
Catholic Family Life	WI	46,029	5,936	675	313,808	264	61	3	0	1	0
Catholic Knights	WI	143,117	23,943	1,509	871,698	3,426	367	53	373	0	0
Catholic Order Frstrs.	IL	178,170	32,095	2,141	627,646	874	836	5	0	28	0
Catholic Workman	MI	11,144	3,953	456	22,733	115	142	9	0	1	0
Croatian Cath. Union	IL	5,235	1,342	74	10,884	2,406	2,570	48	3	24	3
CSA Frat. Life	IL	41,526	7,802	693	113,661	3,418	2,002	69	3	44	2
Czech Catholic Union	OH	4,453	972	146	5,932	125	120	1	0	2	0
Danish Brotherhood	NE	6,041	1,656	127	17,858	402	253	8	0	2	0
Degree Hon. Protect.	MN	50,290	9,346	323	115,128	8,647	4,509	122	0	52	0
Federation Life Ins.	WI	4,024	768	133	15,023	487	419	8	0	8	0
First Cath. Slov. Assoc.	OH	77,338	23,452	1,291	236,097	90,938	40,808	719	0	465	0
First Cath. Slov Union	OH	47,858	6,802	13,036	141,220	70,097	51,792	1,109	0	623	0
First Slovak Wreath	CT	2,903	1,062	(10)	4,353	2,530	2,459	42	0	60	0
Greek Cath. Carpath.	NJ	410	110	10	697	205	199	6	0	5	0
Holy Family Soc.	IL	7,036	2,965	244	18,329	329	229	7	35	3	31
Hungarian Reform Fed.	DC	21,009	4,815	419	47,824	7,567	4,678	181	1	151	2
Knights of Columbus	CT	1,556,605	159,071	7,458	7,553,539	330,514	51,014	6,186	140	1,306	64
Lutheran Brotherhood	MN	2,217,860	171,319	21,230	11,452,517	1,161,720	113,075	25,834	1,177	4,780	497

FOREIGN FRATERNAL SOCIETIES - 1982 (continued)

COMPANY NAME		ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	TOTAL INSURANCE IN FORCE (\$000)	PA INSURANCE IN FORCE (\$000)	# OF CERTIF. IN FORCE	PENNSYLVANIA BUSINESS			
								PREMIUMS RECEIVED		BENEFITS PAID	
								LIFE PREM (\$000)	A & H PREM (\$000)	LIFE BENE (\$000)	A & H BENE (\$000)
Mennonite Mutual	IN	\$ 24,147	\$ 3,685	\$ 836	\$ 42,088	\$ 6,148	693	\$ 664	\$3,391	\$ 30	\$2,640
Modern Woodmen	IL	640,498	84,533	6,147	4,137,060	105,224	14,386	2,408	75	412	37
Mutual Benef. Assoc.	DE	7,654	1,567	(47)	24,622	9,446	6,488	214	0	128	0
National Frat. Deaf	IL	8,543	1,066	67	24,025	773	654	14	2	19	2
North American Benef.	MI	94,077	21,324	2,088	284,204	12,240	10,129	178	0	229	0
North American Union	IL	4,354	1,563	60	6,606	1,557	889	27	1	17	1
Order United Com. Trav.	OH	18,471	11,633	1,537	0	0	11,858	0	294	0	153
Police and Firemens	IN	21,148	5,874	1,481	84,006	668	265	8	11	9	8
Polish Nat. Alliance	IL	111,265	17,070	1,603	424,782	88,277	61,340	1,747	0	1,132	0
Polish Roman Cath.	IL	59,097	8,163	1,211	111,346	12,779	14,222	187	0	282	0
Polish Union of America	NY	5,467	886	77	11,265	50	61	721	0	5	0
Polish Womens Alliance	IL	34,446	6,533	255	50,031	13,915	16,850	341	0	288	0
Portuguese Cont. Union	MA	2,411	240	(5)	9,808	892	815	19	1	4	1
Right Worthy Grand Cncl.	VA	645	93	(52)	1,663	33	100	168	0	1	1
Royal Neighbors of Amer.	IL	296,875	73,780	8,423	594,156	999	6,346	124	0	114	0
Slovak Cath. Sokol	NJ	31,619	8,754	884	50,981	21,118	19,707	322	0	152	0
Slovak Gymnastic	NJ	7,062	1,049	144	11,171	4,846	5,269	63	2	88	4
Slovene Nat. Benef.	IL	34,051	5,245	478	79,682	34,883	27,085	754	142	295	142
Sons of Norway	MN	38,057	3,187	115	293,789	1,218	136	14	1	2	0
Supreme Council	MA	30,083	9,433	38	71,940	12,006	4,093	180	1	82	0
Travelers Protective	MO	14,148	11,272	300	0	0	25,248	0	302	0	208
Ukrainian Nat. Assoc.	NJ	47,643	12,595	230	94,631	20,126	17,018	563	13	310	5
Union and League	OH	2,118	332	33	3,000	248	323	4	0	4	0
United Transportation	OH	89,706	9,678	1,400	724,751	16,882	3,095	372	268	461	250
Western Slovanic	CO	9,660	5,799	681	13,348	622	486	25	0	7	0
Woodmen of the World	NE	927,689	81,092	5,196	7,688,202	78,137	16,023	1,552	14	390	4
Workmens Benefit Fund	NY	23,151	2,748	616	102,741	2,116	1,192	35	13	18	8
Workmens Circle	NY	13,664	2,950	181	89,150	476	775	12	2	14	5
TOTALS (56)		\$9,375,372	\$1,038,459	\$97,440	\$52,540,571	\$2,410,324	583,130	\$52,305	\$6,664	\$13,370	\$4,269

ALIEN FRATERNAL SOCIETY - 1982

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	TOTAL INSURANCE IN FORCE (\$000)	PA INSURANCE IN FORCE (\$000)	# OF CERTIF. IN FORCE	PENNSYLVANIA BUSINESS			
							PREMIUMS RECEIVED		BENEFITS PAID	
							LIFE PREM (\$000)	A & H PREM (\$000)	LIFE BENE (\$000)	A & H BENE (\$000)
Independent Order of Foresters	\$1,209,873	\$191,939	\$38,000	\$11,453,035	\$174,598	9,872	\$2,279	\$9	\$339	\$7
Totals (1)	\$1,209,873	\$191,939	\$38,000	\$11,453,035	\$174,598	9,872	\$2,279	\$9	\$339	\$7

PENNSYLVANIA FRATERNAL SOCIETIES - 1982

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	TOTAL INSURANCE IN FORCE (\$000)	PA INSURANCE IN FORCE (\$000)	# OF CERTIF. IN FORCE	PENNSYLVANIA BUSINESS			
							PREMIUMS RECEIVED		BENEFITS PAID	
							LIFE PREM (\$000)	A & H PREM (\$000)	LIFE BENE (\$000)	A & H BENE (\$000)
Brith Sholem	\$ 324	\$ 126	\$ 8	\$ 226	\$ 168	686	\$ 2	\$ 0	\$ 11	\$ 0
Catholic Knights	13,655	(364)	(375)	44,998	23,381	13,048	570	977	495	769
Croatian Frat. Union	57,153	7,764	276	331,099	142	37,375	3,157	144	577	137
First Windish	2,186	1,363	144	2,734	2,683	1,685	70	9	29	8
Grand Council of PA	808	280	11	1,133	1,133	1,639	16	0	25	0
Grand Lodge of PA	1,766	755	118	5,595	5,595	15,892	140	0	27	0
Greater Benef. Union	35,473	3,314	(79)	204,293	42,508	13,050	2,424	0	885	0
Greek Catholic Union	35,574	6,608	1,806	119,543	81,420	30,078	3,617	0	1,073	0
ISDA Frat. Society	4,777	1,016	197	24,810	24,081	16,263	530	0	151	0
Ladies PA Slovak	8,660	3,205	241	16,275	12,306	11,823	216	0	142	0
Lithuanian Alliance	3,487	1,343	39	4,191	732	883	17	1	11	1
Lithuanian Catholic	2,526	944	39	2,846	1,379	1,572	39	2	44	2
Loyal Christian	36,784	8,886	(184)	110,707	26,707	12,705	559	0	250	0
Most Ex. Asmb. Artis.	15,962	8,648	592	17,698	20,840	20,480	253	0	348	0
Nat. Council Jr. Or.	3,754	637	255	4,430	1,654	1,921	11	0	81	0
National Slovak Soc.	11,429	1,772	133	25,277	14,424	9,008	382	3	196	3
PA Slovak Catholic	4,398	1,325	12	7,988	7,048	6,922	108	0	155	0
Polish Beneficial	7,981	2,255	261	10,223	8,575	12,198	203	0	196	0
Polish Falcons	12,409	3,522	(746)	23,887	9,226	10,858	351	0	120	0
Polish Nat. Union	17,899	3,386	523	35,317	14,804	12,309	300	6	159	7
Polish Union of U.S.	7,097	2,407	203	11,822	7,965	8,359	212	0	177	0
Presbyterian Benef.	1,268	402	40	1,989	880	473	19	0	31	0
Providence Assoc.	9,571	2,597	70	16,581	5,650	5,407	183	0	118	0
Russian Brotherhood	5,463	1,677	124	7,070	3,737	3,848	81	0	105	0
Russian Orth. Cath. Mut.	1,578	752	45	1,637	1,108	987	18	0	24	0
Russian Orth. Cath. Women	2,122	1,175	112	1,975	1,076	965	28	0	17	0

PENNSYLVANIA FRATERNAL SOCIETIES - 1982 (continued)

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	TOTAL INSURANCE IN FORCE (\$000)	PA INSURANCE IN FORCE (\$000)	# OF CERTIF. IN FORCE	PENNSYLVANIA BUSINESS			
							PREMIUMS RECEIVED		BENEFITS PAID	
							LIFE PREM (\$000)	A & H PREM (\$000)	LIFE BENE (\$000)	A & H BENE (\$000)
Russian Orth. Frat.	\$ 7,097	\$ 2,507	\$ 203	\$ 11,822	\$ 7,965	8,359	\$ 212	\$ 0	\$ 177	\$ 0
Serb Nat. Federation	8,131	1,293	(133)	18,042	5,288	6,058	147	11	75	6
UKranian Frat. Assoc.	10,853	2,365	184	24,046	5,970	5,605	186	0	133	0
Ukranian Nat. Aid Assoc.	5,038	582	(25)	14,202	2,040	1,972	60	0	37	0
Union of Polish Women	2,838	675	81	5,019	3,986	6,324	153	0	90	0
United Lutheran Soc.	6,438	1,192	(9)	15,895	8,643	4,688	248	0	154	0
United Rus. Orth. Brthd.	2,930	1,388	57	3,074	1,464	1,163	37	0	44	0
United Societies USA	4,443	717	106	8,740	5,945	2,553	142	0	46	0
William Penn Assoc.	49,545	8,146	2,472	120,234	28,057	13,057	1,783	11	499	21
Workingmens Benef. Union	2,150	687	56	2,528	2,438	2,819	31	3	26	4
Zivena Benef. Soc.	2,279	1,107	40	2,315	1,221	1,161	23	0	31	0
Totals (37)	\$398,320	\$84,339	\$6,723	\$1,248,862	\$378,611	296,149	\$16,320	\$1,173	\$6,564	\$958

PENNSYLVANIA BENEFICIAL SOCIETY - 1982

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	TOTAL INSURANCE IN FORCE (\$000)	PA INSURANCE IN FORCE (\$000)	# OF CERTIF. IN FORCE	PENNSYLVANIA BUSINESS			
							PREMIUMS RECEIVED		BENEFITS PAID	
							LIFE PREM (\$000)	A & H PREM (\$000)	LIFE BENE (\$000)	A & H BENE (\$000)
Independent Slovak Beneficial Society of Charleroi, PA	\$58	\$38	\$1	\$19	\$19	82	0	0	0	0
Totals (1)	\$58	\$38	\$1	\$19	\$19	82	0	0	0	0

FOREIGN TITLE INSURANCE COMPANIES - 1982

PENNSYLVANIA BUSINESS

COMPANY NAME		ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	DIRECT PREMIUMS WRITTEN (\$000)	CHANGE IN PREMIUMS WRITTEN (\$000)	DIRECT PREMIUMS EARNED (\$000)	DIRECT LOSSES INCURRED (\$000)
American Title Ins. Co.	FL	\$ 38,461	\$ 9,431	\$ 818	\$ 945	\$ (9)	\$ 868	\$ (9)
Chelsea Title & Guar. Co.	NJ	5,924	2,172	83	234	(79)	232	11
Chicago Title Ins. Co.	MO	126,899	34,050	1,690	4,378	(848)	4,318	795
Continental Title Ins. Co.	NJ	4,208	2,257	205	257	116	231	0
First Amer. Title Ins. Co.	CA	73,516	35,087	(812)	2,923	(1,010)	2,923	276
Lawyers Title Ins. Corp.	VA	117,640	44,240	(4,245)	1,427	122	1,347	100
Nat. Attorneys Title Ins. Co.	NY	4,025	1,418	(51)	0	(18)	0	0
National Land Title Ins. Co.	OH	1,238	415	(38)	0	0	0	0
Safeco Title Ins. Co.	CA	79,784	45,962	(1,699)	16	(61)	15	0
Safeco Title Ins. Co. of MD	MD	11,770	5,171	(328)	2,528	968	2,404	6
Security Title Guar. Corp. of Baltimore	MD	4,276	2,717	73	101	(32)	93	0
Security Title & Guar. Co.	NY	20,795	13,151	5,022	140	99	137	15
Stewart Title Guar. Co.	TX	38,529	13,626	1,613	773	(297)	726	10
Ticor Title Ins. Co.	CA	144,238	47,155	4,734	2,871	(511)	2,745	101
Title Ins. Co. of MN	MN	50,188	13,751	677	296	(250)	291	11
Transamerica Title Ins. Co.	CA	75,635	46,742	3,563	0	0	0	0
USLife Title Ins. Co. of NY	NY	26,784	3,552	(449)	532	(105)	513	26
Totals (17)		\$823,910	\$320,897	\$10,856	\$17,421	\$(1,915)	\$16,843	\$1,342

PENNSYLVANIA TITLE COMPANIES - 1982

P E N N S Y L V A N I A B U S I N E S S

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	DIRECT PREMIUMS WRITTEN (\$000)	CHANGE IN PREMIUMS WRITTEN (\$000)	DIRECT PREMIUMS EARNED (\$000)	DIRECT LOSSES INCURRED (\$000)
Berks Title Ins. Co.	\$ 10,339	\$ 7,935	\$ (389)	\$ 1,848	\$ (252)	\$ 1,882	\$ 64
Commonwealth Land Title Ins. Co.	81,929	21,459	10,471	13,948	109	13,510	81
Conestoga Title Ins. Co.	1,211	787	75	663	(16)	607	12
Frankford Trust Co.	38	0	0	3	(3)	3	0
Industrial Valley Bank and Trust Co.	0	0	(2)	0	0	0	0
Industrial Valley Title Ins. Co.	22,383	16,467	1,521	2,427	(307)	2,459	413
Manito Title Ins. Co.	533	521	82	437	(9)	437	0
Penn Attorneys Title Ins. Co.	535	505	20	80	41	56	5
Penn Title Ins. Co.	1,345	857	(8)	1,523	(389)	1,487	- 36
State Title Ins. Co.	34,131	936	558	2	2	2	0
T. A. Title Ins. Co.	1,337	1,130	(183)	2,111	(297)	2,083	0
Title Ins. Corp. of PA	<u>4,751</u>	<u>2,628</u>	<u>45</u>	<u>1,664</u>	<u>(72)</u>	<u>1,610</u>	<u>(24)</u>
Totals (12)	\$158,532	\$63,225	\$12,190	\$24,706	\$(1,193)	\$24,136	\$587

FOREIGN COMPANIES	DOM	SURPLUS		CHANGE IN SURPLUS	*** BUSINESS IN STATE ***		
		ASSETS \$000	ASSETS %		NET PREMIUM WRITTEN \$000	LIFE & ANN PREMIUM \$000	ASB PREMIUM \$000
ACACIA MUTUAL LIFE INS CO	DC	324,000	0.4	10,100	61,055	2,134	15
ACACIA NATIONAL LIFE INS CO	VA	61,253	4.0	100	54,140	2,457	
ACADEMY LIFE INS CO	CO	85,324	3.0	1,144	42,210	564	1,250
AETNA LIFE INS & ACCIDENT CO	CT	2,344,151	0.4	12,000	464,454	3,324	
AETNA LIFE INS CO	CT	20,351,040	3.0	114,000	4,044,021	40,057	81,144
AETNA LIFE INS CO OF ILLINOIS	IL	11,450	21.3	3,452	40,124	1	
AGWAY LIFE INS CO	NY	11,054	50.0	1,051	2,524	350	
ALEXANDER HAMILTON LIFE INS CO OF AM	RI	614,050	13.0	-1,051	280,640	3,403	2,411
ALL AMERICAN ASK CO	NL	61,233	10.4	-201	10,140	113	1
ALL AMERICAN LIFE INS CO	IL	600,080	4.4	4,342	141,044	4,003	360
ALLIED LIFE INS CO	IA	30,064	23.2	123	11,010	1	
ALLSTATE LIFE INS CO	IL	1,350,324	11.0	12,004	150,303	4,350	5,011
AM LIFE INS CO	MA	31,105	30.3	001	4,454	242	
AMALGAMATED LABOR LIFE INS CO	IL	12,280	20.0	201	14,050	5	5
AMERICAN AGENCY LIFE INS CO	GA	51,451	22.4	4,010	10,242	300	1
AMERICAN AMICABLE LIFE INS CO	TX	401,020	0.0	000	114,301	873	
AMERICAN CANTERS LIFE ASK CO OF FL	FL	200,451	0.4	-1,303	122,134	4,080	2,300
AMERICAN FAMILY LIFE ASK CO OF COLUM	GA	152,040	0.2	10,001	403,144	02	1,350
AMERICAN FRANKLIN LIFE INS CO	IL	4,401	01.2	-31	1,064		
AMERICAN GENERAL LIFE INS CO OF DE	DE	1,040,423	13.0	41,050	100,123	11,200	4,824
AMERICAN GENERAL LIFE INS CO OF NY	NY	280,643	10.3	1,041	43,300	520	120
AMERICAN HEALTH & LIFE INS CO	MD	311,005	22.0	14,440	44,420	2,084	1,440
AMERICAN HERITAGE LIFE INS CO	FL	231,343	13.1	4,001	140,028	380	041
AMERICAN INCOME LIFE INS CO	IN	140,150	0.4	-1,242	41,014	3,034	351
AMERICAN LYLE LIFE ASK CO OF NY	NY	200,111	0.4	3,043	40,023	3,253	320
AMERICAN LIFE & ACC INS CO OF NY	NY	84,714	33.1	3,131	3,130	4	
AMERICAN LIFE & CASUALTY INS CO	ND	102,000	0.0	-040	34,104	20	1
AMERICAN LIFE INS CO OF NEW YORK	NY	53,302	23.1	2,102	10,470	290	4
AMERICAN MERCHANTS LIFE INS CO	MA	1,211	11.4	85	1,070	22	
AMERICAN NATIONAL LIFE INS CO	TX	2,141,354	10.4	100,332	403,332	2,403	102
AMERICAN NATIONAL LIFE INS CO OF TX	TX	14,060	34.4	2,480	1,550	20	
AMERICAN PATRIOT HEALTH INS CO OF NY	NY	4,354	30.0	004	3,203		31
AMERICAN PROGRESSIVE LHM & L OF NY	NY	10,210	44.3	324	3,100		04
AMERICAN REPUBLIC INS CO	IA	145,475	11.0	3,304	64,070	10	11
AMERICAN STATES LIFE INS CO	IN	144,402	13.0	3,000	31,100	484	260
AMERICAN TRANSCONTINENTAL LIFE INS	AZ	4,340	73.4	331	3,200		
AMERICAN UNITED LIFE INS CO	IN	1,120,073	3.1	4,050	330,281	3,013	120
AMICA LIFE INS CO	RI	14,111	03.0	-250	2,101	24	
ARCADIA NATIONAL LIFE INS CO	AZ	20,101	11.3	244	4,430		

*** BUSINESS IN STATE ***

FOREIGN COMPANIES	COMP	ASSETS		CHANGE IN SURPLUS	NET		AGM PREMIUM
		3000	%	3000	PREMIUM WRITTEN 3000	LIFE & ANN PREMIUM 3000	3000
ASSOCIATION LIFE INS CO INC	WI	32,345	22.0	-10,230	43,242	51	132
BALTIMORE LIFE INS CO	MD	250,456	0.1	1,115	20,012	21,254	411
BARNES LIFE & CAS CO	IL	1,405,345	22.3	10,170	021,440	0,011	12,500
BARNES LIFE CO	IA	1,254,129	3.1	24,231	1,022,042	54,011	1,424
BARNES LIFE INS CO OF NEBRASKA	NE	000,500	0.4	11,250	103,014	4,142	1,222
BARNES NATIONAL LIFE INS CO	IA	325,400	4.2	4,002	35		
BARNES NATIONAL LIFE INS CO	ND	350,150	13.2	10,340	04,003	3,003	3
BARNES SECURITY LIFE INS SOCIETY	NY	202,065	10.4	-3,133	40,270	1,340	104
BARNES UNITED LIFE ASSURANCE CO	IA	100,522	10.3	1,103	00,230	012	2,010
BARNER LIFE INS CO	DC	281,051	11.1	-4,104	40,380	1,111	10
BOS LIFE INS CO	IL	44,110	44.2	3,001	22,020	244	403
BENEFICIAL LIFE INS CO	UT	410,413	0.0	-2,434	01,004	23	
BENEFICIAL STANDARD LIFE INS CO	CA	144,050	24.2	310	32,410	11	004
BENEFIT TRUST LIFE INS CO	IL	104,570	12.3	1,001	124,444	040	3,110
BERNARDINE LIFE INS CO	MA	404,360	0.0	1,443	10,440	1,342	310
BLC NATIONAL INS CO	DE	102,472	13.3	0,240	04,043		
BOSTON MUTUAL LIFE INS CO	MA	100,405	1.4	2,141	30,020	3,240	2,050
BRADFORD NATIONAL LIFE INS CO	NY	11,471	21.0	1,003	10,103	10	
BUSINESS MEN'S ASSURANCE CO OF AM	MO	034,500	14.4	3,024	213,051	124	400
CANADA LIFE ASSURANCE CO US BR	MI	344,521	4.4	13,043	41,054	4,234	1,143
CAPITOL LIFE INS CO	CO	1,500,443	0.4	-00,470	323,450	34,402	133
CELINA NATIONAL LIFE INS CO	OH	14,533	40.2	10	2,402	104	10
CELTIC LIFE INS CO	RI	32,274	10.2	034	10,071	404	011
CENTENNIAL LIFE INS CO	ND	44,151	1.1	-1,430	33,111	14	1,400
CENTRAL LIFE ASSURANCE CO	IA	040,340	4.3	21,315	102,044	2,312	33
CENTRAL NATIONAL LIFE IN CO OF UMAHA	NE	302,034	11.0	-33,473	200,030	3,104	3,024
CENTRAL STATES L & LIFE CO OF UMAHA	NE	34,150	21.2	1,000	32,471		100
CENTURION LIFE INS CO	MO	03,322	30.0	-1,171	10,312	214	344
CENTURY LIFE INS CO	IA	24,440	1.1	-2,032	10,044	004	
CHARTER NATIONAL LIFE INS CO	MO	240,411	0.0	3,344	13,140	1,331	211
CHARTER SECURITY L & L (LOUISIANA)	LA	113,524	3.2	-12,510	323,451	100	3
CHARTER SECURITY LIFE INS CO	ND	1,152,034	2.2	10,334	1,314,044	11,014	
CHESAPEAKE LIFE INS CO	MO	33,440	0.4	320	1,144	3,204	322
CHRISTIAN MUTUAL LIFE INS CO	MM	23,513	3.3	31	2,100	1,243	
CHRYSLER LIFE INS CO	MI	44,382	32.4	11	11,410	313	303
CL LIFE INS CO	LI	3,141	90.1	1,131	03		
CLM PENSION & LIFE INS CO	LI	3,320	01.1	1,233	24		
COLLEGE LIFE INS CO OF AMERICA	IA	220,272	10.0	-2,443	22,113	1,000	13
COLUMBIA LIFE REINSURANCE CO	LI	130,313	14.0	3,400	1,333,010		

DATE: 11/13/83

PENNSYLVANIA LIFE INSURANCE COMPANIES 1982

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				*** BUSINESS IN STATE ***			
		SURPLUS		CHANGE	NET		
		TO	IN	IN	PREMIUM	LIFE & ANN	ARM
		ASSETS	ASSETS	SURPLUS	WRITTEN	PREMIUM	PREMIUM
FOREIGN COMPANIES		DOM	4	2000	2000	3000	3000
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COLUMBIA LIFE & ACCIDENT INS CO	SC	17,1211	51.4	4,480	100,344	433	2,070
COLUMBIA LIFE INS CO OF AMERICA	MD	308,303	1.3	-1,373	140,173	0,480	1,133
COLUMBIA NATURAL LIFE INS CO	OH	10,074	13.3	242	13,134	64	3
COLUMBIA NATURAL LIFE INS CO	NY	140,234	1.2	2,040	20,432	1,331	64
COLUMBUS NATURAL LIFE INS CO	OH	301,447	8.8	2,047	101,060	4,110	544
COLUMBUS SECURITY LIFE INS CO	OH	0,204	44.4	237	242		
COMBINED INS CO OF AMERICA	IL	1,144,241	20.0	-11,417	120,020	2,077	12,281
COMMERCIAL LIFE INS CO	RI	203,151	11.0	0,377	123,303	673	1,021
COMMERCIAL TRAVELERS NATURAL INS CO	NY	14,440	51.4	-201	0,174		164
COMMERCIAL TRAVELERS LIFE INS CO OF AM	DE	124,221	12.4	070	31,104	1,290	70
COMPANIES LIFE INS CO	SC	1,004	61.2	444	4,020		
CONFEDERATION LIFE INS CO US BR	RI	404,272	4.0	20,004	202,403	1,444	1,344
CONNECTICUT GENERAL LIFE INS CO	CT	13,060,034	4.3	4,120	3,204,414	40,317	82,612
CONNECTICUT NATURAL LIFE INS CO	CT	0,321,224	0.0	00,333	00,1343	2,478	1,131
CONSTITUTION LIFE INS CO	IL	90,034	20.3	3,300	13,024	160	80
CONSUMERS LIFE INS CO	DE	41,033	1.4	443	11,444	3,034	4,183
CONTINENTAL AMERICAN LIFE INS CO	DE	330,003	14.1	0,403	33,011	3,031	1,223
CONTINENTAL ASSURANCE CO	IL	3,648,308	1.1	42,100	1,081,342	13,043	21,133
COVENANT LIFE INS CO	MD	40,223	20.1	-1,044	22,004	1,424	1,073
CREDIT LIFE INS CO	OH	140,404	10.0	4,407	41,277	3,074	3,241
CROWN LIFE INS CO US BR	RI	1,334,171	2.1	-10,442	182,470	1,201	3,301
CUDIS INS SOCIETY INC	RI	182,084	30.4	10,107	87,234		4,037
CUMBERLAND LIFE INS CO	IN	213,004	10.1	-2,011	70,142		437
CUYA NATURAL INS SOCIETY	RI	434,274	23.0	12,024	201,334	13,340	63
DELAWARE AMERICAN LIFE INS CO	DE	43,243	20.1	-103	13,342	1,124	
DOMINION LIFE ASSURANCE CO US BR	RI	200,002	3.0	11,240	74,022	7,040	4,134
DRETFUS LIFE INS CO	NY	11,230	33.0	2,107	-233	1	
DURHAM LIFE INS CO	NC	403,110	17.4	4,422	104,401	64	214
E F HUTTON LIFE INS CO	CA	247,161	10.1	4,340	110,134	1,301	
EMPIRE GENERAL LIFE INS CO	AL	100,000	13.3	4,003	17,402	134	
EMPIRE STATE NATURAL LIFE INS CO	NY	42,440	8.0	-44	4,043	122	84
EMPLOYERS LIFE INS CO OF MAUSAU	RI	204,030	4.3	-2,142	80,121	1,223	330
EMPLOYERS MODERN LIFE CO	IA	37,042	13.1	033	0,484	170	33
EQUITABLE AMERICAN LIFE INS CO	IA	44,130	14.0	1,133	10,004	1,473	
EQUITABLE LIFE ASSR SOC OF THE US	NY	40,203,334	3.2	74,000	2,111,770	100,030	30,484
EQUITABLE LIFE INS CO	VA	340,143	14.2	4,100	34,140	2,280	31
EQUITABLE LIFE INS CO OF IOWA	IA	1,280,437	0.2	-304	43,417	3,173	143
EQUITABLE VARIABLE LIFE INS CO	NY	834,001	3.1	1,001	321,030	17,380	
EXECUTIVE FORD LIFE INS CO	NE	41,000	10.3	300	20,320	11	0

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PENNSYLVANIA LIFE INSURANCE COMPANIES 1902

*** BUSINESS IN STATE ***

FOREIGN COMPANIES	COMP	SURPLUS		CHANGE		NET		AGM
		ASSETS	TO	IN	SURPLUS	PREMIUM	LIFE & ANN	
		\$000	\$	\$000	\$000	\$000	\$000	\$000
EXECUTIVE LIFE INS CO	CA	2,544,251	1.0	1,524	947,234	1,070		
FAIRFIELD LIFE INS CO	DE	65,504	10.7	0,550	40,051			
FAMILY LIFE INS CO	MA	150,425	25.4	5,440	70,054	51		1
FARM FAMILY LIFE INS CO	NY	140,000	1.0	5,201	52,442	2,118		45
FARMERS & TRADERS LIFE INS CO	NY	150,271	1.0	202	15,140	1,554		154
FEDERAL HOME LIFE INS CO	IN	555,077	0.5	1,001	105,520	1,447		5,440
FEDERAL RESERVE LIFE ASSURANCE CO	IL	450,054	11.2	-1,051	100,545	5,444		
FEDERAL LIFE INS CO MUTUAL	IL	225,180	1.5	5,001	22,444	412		100
FIDELITY & GUARANTY LIFE INS CO	MD	242,145	15.0	-5,112	62,254	4,171		550
FIDELITY BARNERS LIFE INS CO	MA	140,100	15.2	1,442	40,002	5,510		1
FIDELITY LIFE ASS	IL	210,704	22.1	10,405	20,450	1,285		
FIDELITY SECURITY LIFE INS CO	MD	25,244	41.7	440	14,045	141		171
FIDELITY STANDARD LIFE INS CO	DE	0,510	45.1	-150	15			
FIDELITY UNION LIFE INS CO	IA	070,470	10.1	11,510	105,547	2,545		
FIREMANS FUND LIFE INS CO	CA	401,211	10.5	5,552	514,075	2,401		2,520
FIREMANS FUND LIFE & ACCIDENT INS CO	CA	5,000	44.7	070	72			
FIRST COLONY LIFE INS CO	MA	054,557	5.1	1,074	145,542	15,051		2
FIRST INVESTORS LIFE INS CO	NY	54,474	12.0	-1,055	0,270	114		2
FIRST VARIABLE LIFE INS CO	MA	104,074	5.0	104	54,022	454		
FIRSTMARK LIFE INS CO OF INDIANA	IN	52,412	15.1	-420	10,044	54		40
FIRSTMARK STANDARD LIFE INS CO	IN	120,555	14.4	4,104	7,905	1,441		20
FLORIS LIFE INS CO	IL	7,545	55.5	554	272	24		
FORD LIFE INS CO	MI	47,151	50.0	0,100	55,027	1,575		2,577
FOREMOST LIFE INS CO	MI	01,240	55.1	1,021	22,474	114		254
FORT BEAUREGARD LIFE INS CO	IL	20,077	52.2	1,145	10,085	00		21
FRANKLIN LIFE INS CO	IL	2,005,151	15.1	10,100	205,175	14,092		502
FRANKONA AMERICA LIFE REASSURANCE CO	MO	24,745	27.5	215	0,474			
GARDEN STATE LIFE INS CO	MD	35,057	50.0	201	2,144	14		
GENERAL AMERICAN INS CO	MO	4,407	40.5	1,104	57			
GENERAL AMERICAN LIFE & ANNUITY CO	MO	4,407	40.0	1,100	57			
GENERAL AMERICAN LIFE INS CO	MO	2,254,021	4.5	1,544	714,145	12,027		0,047
GENERAL FIDELITY LIFE INS CO	CA	52,055	55.5	20,045	15,521			
GENERAL LIFE INS CORP OF WISCONSIN	WI	74,400	0.1	-1,500	24,100	94		
GENERAL REASSURANCE CORP	LI	574,504	0.1	5,701	1,042,547			50
GEORGE WASHINGTON LIFE INS CO	NY	50,007	25.5	-457	10,127	45		
GENDER LIFE INS CO	NY	20,550	50.1	101	4,045	51		22
GLOBE LIFE AND ACCIDENT INS CO	DE	240,550	20.1	-15,412	104,007	140		15
GLOBE LIFE INS CO	IL	504,411	7.0	4,122	22,425	647		054
GOLDEN RULE INS CO	IL	07,044	17.0	5,005	00,520	1		0

PENNSYLVANIA LIFE INSURANCE COMPANIES 1902

*** BUSINESS IN STATE ***

FOREIGN COMPANIES	CO	ASSETS		CHANGE IN SURPLUS	NET PREMIUM COLLECTED	LIFE & ANN PREMIUM	AGG PREMIUM
		\$000	\$000	\$000	\$000	\$000	\$000
GOVERNMENT PERSONNEL MUTUAL L INS CO	TX	180,200	8.5	1,029	21,473	220	0
GREAT AMERICAN LIFE INS CO	OH	100,429	1.0	50,000	254,004	1,041	0
GREAT COMMERCE LIFE INS CO	TX	143,032	0.7	100	1,0014	56	2
GREAT SUMMIT LIFE INS CO	TX	500,521	12.1	5,211	81,410	352	1
GREAT WEST LIFE ASSURANCE CO	OH	2,344,124	1.1	10,100	101,010	14,401	6,913
GREATWEST LIFE & ANNUITY INS CO	NS	51,500	24.5	-400	25,001		00
GUARANTEE RESERVE LIFE INS CO	IN	39,120	12.5	1,101	12,121	104	1,113
GUARANTEE TRUST LIFE INS CO	IL	104,101	10.1	1,025	5,025	251	
GUARDIAN LIFE & ANNUITY CO INC	DE	170,450	10.0	-515	5,041	380	10,111
GUARDIAN LIFE INS CO OF AMERICA	NY	2,225,000	0.4	14,340	003,351	0,450	
GULF ATLANTIC LIFE INS CO	TX	44,104	10.1	1,015	5,105	8	
HARTFORD LIFE & ACCIDENT INS CO	CT	551,050	20.1	2,001	400,051	2,125	6,902
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	475,555	1.1	-1,240	05,504		1
HARVEST LIFE INS CO	OH	14,041	20.0	1,000	1,104	025	
HERITAGE LIFE INS CO	AZ	31,500	52.0	50	14,417		
HOLIDAY LIFE INS CO	DE	24,245	24.4	045	5,002		54
HOME LIFE FINANCIAL ASSURANCE CORP	FL	55,205	52.1	1,115	11,325	4	0
HOME LIFE INS CO	NY	2,011,501	1.2	-4,140	540,010	0,202	111
HOME MUTUAL LIFE INS CO	MO	54,410	15.0	414	4,020	000	
MORRIS MANN LIFE INS CO	IL	061,401	1.1	5,402	105,000	211	11
IOS LIFE INS CO	MA	2,052,142	5.4	20,404	055,005	40,870	100
INA LIFE INS CO	CA	1,104,041	5.4	-4,005	545,217	0,154	104
INA LIFE INS CO OF NEW YORK	NY	114,444	12.4	440	40,140	480	500
INDEPENDENCE LIFE & ACCIDENT INS CO	NY	10,040	50.1	-10,441	5,454	300	421
INDEPENDENT LIFE & ACCIDENT INS CO	FL	150,501	11.2	-14,004	21,051	180	2
INDIANAPOLIS LIFE INS CO	IN	015,004	4.0	4,005	40,045	2,045	101
INDIANAPOLIS LIFE PENSION & INS CO	IN	5,144	42.4	200	542	1	
INTEGON LIFE INS CORP	NC	505,121	10.0	4,500	154,102	225	
INTEGRITY LIFE INS CO	AZ	10,415	45.1	124	5,045		212
INTER OCEAN LIFE INS CO	IN	100,120	21.4	10,211	14,505	2,024	
INTERCONTINENTAL LIFE INS CO	NJ	40,014	11.1	550	25,402	014	1,420
INTERSTATE ASSURANCE CO A MUTUAL CO	IA	04,001	5.0	544	21,500	1,020	24
INVESTORS GUARANTEE LIFE INS CO	CA	41,254	22.5	500	10,500	1,100	4
III LIFE INS CORP	MI	254,410	50.0	1,020	20,044	125	105
IIT LONDON LIFE INS CO	MO	50,112	25.5	0,101	5,024	465	065
JC PENNEY LIFE INS CO	VI	250,201	50.0	0,245	00,002	1,055	1,000
JEFFERSON NATIONAL LIFE INS CO	IN	210,200	4.5	-102	41,410	1,050	42
JEFFERSON PENSION LIFE INS CO	NC	141,052	5.4	-220	21,045		
JEFFERSON STANDARD LIFE INS CO	NC	1,500,125	20.0	20,002	125,014	5,001	

*** BUSINESS IN STATE ***

FEDERAL COMPANIES	STATE	ASSETS		CHANGE IN SURPLUS	NET PREMIUM AFFILIATE	LIFE & ANN PREMIUM	AGG PREMIUM
		5000	5000	5000	5000	5000	5000
JUNIOR ALDEN LIFE INS CO	MD	982,082	0.4	21,082	501,002	11,551	584
JUNIOR MANGLICK MUTUAL LIFE INS CO	MA	21,110,494	4.0	40,010	2,552,722	84,528	24,953
JUNIOR MANGLICK VARIABLE LIFE INS CO	MA	150,019	0.5	40,004	40,441	1,510	
KANSAS CITY LIFE INS CO	MO	821,011	1.1	-6,125	70,581	2,154	151
KEMPER INVESTORS LIFE INS CO	IL	1,051,000	1.0	1,301	553,052	13,090	
KENTUCKY CENTRAL LIFE INS CO	KY	540,504	12.0	000	74,110	1,050	121
KEYSTONE PROVIDENT LIFE INS CO	PA	550,020	2.4	2,040	300,517	1,365	
LAFAYETTE LIFE INS CO	LA	242,514	1.4	1,015	40,000	188	65
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	271,080	11.5	5,041	101,410	5,202	4,454
LIBERTY LIFE INS CO	SC	585,084	10.5	54,581	154,500	115	0
LIBERTY NATIONAL LIFE INS CO	AL	1,152,005	14.0	10,455	241,420	271	10
LIFE & CASUALTY INS CO OF TENNESSEE	LA	1,115,015	10.1	121	180,562	70	0
LIFE INS CO OF THE SOUTHWEST	TX	180,472	12.1	4,074	114,040	1,271	512
LIFE INS CO OF VIRGINIA	VA	1,040,544	12.0	14,141	180,144	150	21
LIFE INVESTORS INS CO OF AMERICA	IA	511,510	12.5	12,454	180,150	70	4
LIFE OF MARYLAND INC	MD	18,251	22.1	02	13,015	11,494	
LINCOLN AMERICAN LIFE INS CO	LA	101,052	0.5	-1,405	11,045	151	14
LINCOLN HERITAGE LIFE INS CO	IL	14,404	14.1	525	2,104	551	55
LINCOLN LIBERTY LIFE INS CO	NE	2,11,020	11.0	4,142	40,501	441	
LINCOLN NATIONAL LIFE INS CO	LA	4,414,285	0.4	60,510	851,544	15,475	25,080
LINCOLN NATIONAL LIFE REINSURANCE CO	DC	51,051	41.1	5,011	41,541		
LINCOLN NATIONAL PENSION INS CO	IN	1,052,104	1.4	-1,412	1,080,240	0	
LONE STAR LIFE INS CO	TX	160,470	10.5	-5,540	15,025	45	251
LUTALY LIFE INS CO	MI	82,440	22.0	102	25,104	2,451	
LUTHERAN MUTUAL LIFE INS CO	IA	185,100	0.0	4,100	60,040	2,502	75
MACLAUGHLIN MUTUAL LIFE INS CO	MI	474,085	2.4	-255	105,014	1,455	445
MADISON NATIONAL LIFE INS CO INC	MI	50,455	0.2	051	2,502	0	
MAINE FIDELITY LIFE INS CO	ME	20,241	24.1	2,464	7,041	148	2
MANHATTAN LIFE INS CO	NY	114,020	5.0	-155	141,555	5,150	61
MANHATTAN NATIONAL LIFE INS CO	ND	54,041	0.5	-101	4,100	071	
MANUFACTURERS LIFE INS CO	MI	2,470,244	4.0	52,114	612,485	41,070	20
MARQUETTE NATIONAL LIFE INS CO	IL	122,040	10.4	12,004	40,504		
MASSACHUSETTS CASUALTY INS CO	MA	61,470	24.0	-1,504	10,150		1,540
MASSACHUSETTS GENERAL LIFE INS CO	MA	120,020	10.1	5,500	20,151	440	244
MASSACHUSETTS IND & LIFE INS CO	MA	254,515	25.2	24,540	161,450	2,105	5,460
MASSACHUSETTS MUTUAL LIFE INS CO	MA	11,151,421	0.4	201,400	1,580,155	55,505	20,555
MDL LIFE ASSURANCE CORP	MD	41,195	10.0	2,450	10,020	161	
MEDICAL LIFE INS CO	UM	0,545	11.0	0	2,421	4	
MERCANTILE & GENERAL REINSURANCE CO	MI	65,015	21.1	0,444	55,020		

*** BUSINESS IN STATE ***

FOREIGN COMPANIES	CO	SURPLUS		CHANGE IN SURPLUS	NET PREMIUM COLLECTION	LIFE & ACCN PREMIUM	ADM PREMIUM
		ASSETS \$000	TO ASSETS %	\$000	\$000	\$000	\$000
MERIT LIFE INS CO	IN	81,002	50.0	0,143	103,223	4	
METROPOLITAN LIFE & ANNUITY CO	DE	152,110	3.7	-4,043	101,104	17,180	
METROPOLITAN LIFE INS CO	NY	53,131,311	4.3	13,1321	3,330,474	344,324	32,402
MIL LIFE INS CORP	DE	31,100	10.0	2,244	33,024	3,031	3,003
MICHIGAN LIFE INS CO	MI	60,003	22.4	-464	24,032	51	
MID AMERICA LIFE ASSURANCE CO	MI	10,283	30.2	42	4,430		
MIDLAND MUTUAL LIFE INS CO	OH	34,044	0.0	-1,340	10,914	1,834	424
MIDLAND NATIONAL LIFE INS CO	OH	230,044	10.7	-033	12,001	3,464	14
MIDWESTERN UNITED LIFE INS CO	IL	232,140	13.3	4,401	44,884	320	
MIDWESTERN LIFE & MUTUAL LIFE INS CO	OH	122,203	7.1	144	32,122	1,103	1,342
MINNESOTA MUTUAL LIFE INS CO	MA	2,234,003	1.2	1,133	411,011	10,842	1,283
MML LIFE INS CO	DE	4,001	43.1	1,001			
MML PENSION INS CO	DE	44,333	12.4	3,034	21,011	031	
MODERN AMERICAN LIFE INS CO	MO	40,624	20.3	3,023	0,414	4	
MONARCH LIFE INS CO	MA	332,484	14.0	-10,400	104,431	1,104	2,414
MONTGOMERY GARD LIFE INS CO	IL	103,312	33.1	1,403	40,480	184	140
MONTGOMERY GENERAL INS CO	MO	24,021	31.1	040	0,204	332	331
MONTGOMERY LIFE INS CO	MO	614,230	10.4	-2,314	43,333	1,430	2,003
MORT LIFE INS CO OF AMERICA	AZ	22,413	04.7	4,214	3,032		
MORT PENSION INS CORP	DE	16,111	12.4	14,101	133,400		
MOTORISTS LIFE INS CO	OH	22,183	24.3	002	4,831	400	31
MUNICH AMERICAN REASSURANCE CO	GA	70,244	21.4	103	34,043		
MUTUAL BENEFIT LIFE INS CO	MO	1,200,134	2.0	104	1,034,030	21,230	11,284
MUTUAL LIFE INS CO OF NEW YORK	NY	0,134,311	3.3	40,121	043,343	32,030	4,224
MUTUAL OF OHIO INS CO	NE	1,014,403	21.1	00,183	1,440,122		26,214
MUTUAL SECURITY LIFE INS CO	IN	320,283	4.1	-343	44,341	4,141	1,434
MUTUAL SERVICE LIFE INS CO	MA	20,134	3.7	1,443	30,311	8	
MUTUAL TRUST LIFE INS CO	IL	383,190	1.0	-1,031	32,840	217	
NATIONAL BENEFIT LIFE INS CO	NY	140,313	0.7	3,300	44,144	2,041	402
NATIONAL FARMERS UNION LIFE INS CO	CO	100,223	12.0	432	30,302	30	10
NATIONAL FIDELITY LIFE INS CO	MO	310,430	0.0	4,013	81,304	2,410	83
NATIONAL GUARDIAN LIFE INS CO	MI	243,302	1.1	1,234	20,121	23	
NATIONAL HEALTHCARE MUT LI INS ASSN INC	NY	1,010,320	3.3	1,001	231,282	3,170	112
NATIONAL HOME LIFE ASSURANCE CO	MO	041,344	0.3	3,400	30,403	3,833	12,034
NATIONAL INVESTORS LIFE INS CO	AK	082,012	10.3	23,212	182,333	331	
NATIONAL LIFE & ACCIDENT INS CO	IN	3,141,344	14.0	-3,300	423,334	10,463	1,284
NATIONAL LIFE INS CO	VI	2,030,410	0.7	10,334	204,010	0,441	010
NATIONAL MASSACHUSETTS PROVIDENT ASSN	OH	4,030	10.3	40	040	43	10
NATIONAL OLD LIFE INS CO	AK	282,300	11.3	-3,110	34,221	31	0

PENNSYLVANIA LIFE INSURANCE COMPANIES 1902

*** BUSINESS IN STATE ***

FOREIGN COMPANIES	COMP	ASSETS \$000	SURPLUS TO ASSETS %	CHANGE IN SURPLUS \$000	NET PREMIUM \$000	LIFE & ANN PREMIUM \$000	ASR PREMIUM \$000
NATIONAL PENSION LIFE INS CO	VI	0,551	7.0	5,204			
NATIONAL TRAVELERS LIFE CO	IA	150,341	4.2	1,024	32,201	151	5
NATIONAL SOCIETY LIFE INS CO	LI	314,430	11.0	4,101	40,425	3,333	13
NATIONWIDE LIFE INS CO	UM	5,304,314	4.3	21,021	544,103	20,444	1,240
NEW ENGLAND GENERAL LIFE INS CO	DE	85,115	12.0	042	12,214		34
NEW ENGLAND MUTUAL LIFE INS CO	RA	1,400,040	0.1	34,031	1,540,130	21,002	0,044
NEW ENGLAND VARIABLE LIFE INS CO	DE	5,072	40.0	335	43		
NEW JERSEY LIFE INS CO	ND	50,200	4.0	-101	14,004	2,102	12
NEW YORK LIFE INS & ANNUITY CORP	DE	504,034	2.0	0,424	404,103	24,002	
NEW YORK LIFE INS CO	NY	22,544,300	3.1	35,403	3,004,030	80,003	15,133
NORTH AMERICAN CO FOR LIFE & A INS	IL	504,332	14.0	-3,104	125,343	0,304	012
NORTH AMERICAN LIFE & CAS	MI	504,421	1.1	431	1,111,111	1,010	1,002
NORTH AMERICAN LIFE ASS CO	MI	341,343	0.0	13,300	50,330	11,403	1,002
NORTH AMERICAN REASSURANCE CO	NY	445,420	11.0	0,111	01,010		
NORTH ATLANTIC LIFE INS CO OF AM	NY	115,305	23.1	1,402	42,094	114	
NORTH CAROLINA MUTUAL LIFE INS CO	NC	200,052	1.1	-1,404	01,142	2,194	350
NORTH CENTRAL LIFE INS CO	MI	41,404	1.1	1,010	40,444	0	1
NORTHSHORE LIFE INS CO	IL	5,003	42.4	-14	300		
NORTHERN LIFE INS CO	WA	440,103	0.1	-10,112	120,344	111	
NORTHWESTERN MUTUAL LIFE INS CO	WI	13,232,033	0.0	01,041	1,340,043	44,401	2,102
NORTHWESTERN LIFE INS CO	MI	1,005,102	0.3	1,400	412,441	3,202	2,301
NRG AMERICA LIFE REASSURANCE CORP	DE	510,303	1.1	-443	415,441		
OCCIDENTAL LIFE INS CO OF NC	NC	101,222	12.3	4,200	21,113	202	
OMIO LIFE INS CO	UM	51,414	23.1	-1,033	10,040	1,213	
OMIO NATIONAL LIFE ASS CORP	UM	11,000	44.1	2,031	4,002	03	5
OMIO NATIONAL LIFE INS CO	UM	065,144	0.0	0,432	11,242	2,000	240
OMIO STATE LIFE INS CO	UM	411,011	14.2	3,410	14,240	1,103	1,120
OLD EQUITY MUTUAL LIFE INS CO	IL	10,100	14.0	340	10,101		
OLD LINE LIFE INS CO OF AMERICA	WI	310,244	21.3	11,103	02,404	2,100	
OLD REPUBLIC LIFE INS CO	IL	144,242	10.4	-2,322	33,004	2,304	2,194
OMAHA FINANCIAL LIFE INS CO	MI	20,440	34.4	3,301	0,402	1,320	1,003
PACIFIC FIDELITY LIFE INS CO	CA	210,044	3.4	-23	42,334	491	11
PACIFIC MUTUAL LIFE INS CO	CA	3,213,120	3.0	24,033	030,411	3,100	2,441
PAN AMERICAN ASSURANCE CO	LA	0,134	01.0	-424	43		
PAN AMERICAN LIFE INS CO	LA	125,033	11.4	0,220	173,004	343	23
PATRIOT GENERAL LIFE INS CO	MA	21,030	33.4	200	2,331	3	
PAUL REVERE LIFE INS CO	MA	011,042	1.3	0,340	202,203	1,004	0,030
PAUL REVERE PROTECTIVE LIFE INS CO	DE	50,231	11.0	2,414	33,323	200	
PAUL REVERE VARIABLE ANNUITY INS CO	MA	403,040	1.0	3,302	11,131	144	

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PENNSYLVANIA LIFE INSURANCE COMPANIES 1982

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FOREIGN COMPANIES	CO.	ASSETS		LIABILITIES		NET	LIFE & ACC	ASB
		3000	3000	3000	3000	PREMIUM 3000	PREMIUM 3000	PREMIUM 3000
PENINSULAR LIFE INS CO	PL	200,001	0.0	4,022	43,931		4	
PENNY DIVERSIFIED INS & ANNUITY CO	PD	10,102	23.2	1,241	40,241		1	
PENNY INS & ANNUITY CO	PE	54,241	13.0	702	40,302		4,264	
PEOPLES LIFE INS CO WASHINGTON DC	PC	130,030	10.2	3,300	104,004		13,104	201
PIE LIFE INS CO	PI	43,003	13.0	044	41,040		344	043
PHOENIX AMERICAN LIFE INS CO	PE	20,144	10.2	044	1,424		110	
PHOENIX MUTUAL LIFE INS CO	CF	3,332,414	3.0	40,710	603,013		30,413	12,002
PHYSICIANS LIFE INS CO	PE	34,004	23.2	1,131	13,474		10	
PHYSICIANS MUTUAL LIFE INS CO	PE	100,040	30.4	7,044	140,204			003
PILOT LIFE INS CO	PE	1,034,033	12.0	3,301	310,104		1,341	1,110
PM LIFE INS CO	PT	14,244	32.2	71	10,333		11	1
PREFERRED RISK LIFE INS CO	CU	10,211	32.3	3,202	14,331		40	0
PRESIDENTIAL LIFE INS CO	PT	023,440	1.1	4,344	100,030		11,344	
PROGRESSIVE LIFE INS CO	WJ	43,103	4.4	00	10,403		160	3
PROTECTIVE LIFE INS CO	AL	432,103	11.0	4,412	123,073		311	033
PROVIDENCE LIFE INS CO	RI	33,244	20.0	1,310	12,104		104	
PROVIDENT ALLIANCE LIFE INS CO	LA	233,443	30.1	4,440	53,370		303	1,013
PROVIDENT LIFE & ACCIDENT INS CO	PA	2,031,240	12.2	20,130	022,210		13,033	10,000
PROVIDENT LIFE & CAS INS CO	PA	00,430	14.1	1,200	32,113		012	341
PROVIDENT NATIONAL ASB CO	PA	304,120	1.1	1,400	134,404			
PRUDEN LIFE INS CO	AL	114,470	11.1	0,100	91,130		1,001	
PRUDENTIAL INS CO OF AMERICA	WJ	00,101,204	3.0	04,120	4,041,030		304,141	170,004
PUBLIC FIDELITY LIFE INS CO INC	VE	1,334	43.2	230	3,300		343	
PURITAN LIFE INS CO	RI	324,001	30.3	110,310	203,004		1,241	20
PYRAMID LIFE INS CO	AS	34,001	23.0	4,200	32,430		124	
RELIABLE LIFE INS CO	MO	233,031	20.0	1,421	40,302		4	
RELIANCE STANDARD LIFE INS CO	IL	340,440	0.3	444	101,141		12,213	3,400
REPUBLIC NATIONAL LIFE GRP INS CO	PA	144,041	24.3	1,034	230,101		040	240
REPUBLIC NATIONAL LIFE INS CO	PA	444,044	0.4	1,030	03,441		2,114	242
REPUBLIC VANGUARD LIFE INS CO	PA	33,003	43.4	1,230	10,334		134	
RESERVE LIFE INS CO	PA	341,114	20.2	1,031	131,304		1,213	142
SAFECO LIFE INS CO	AA	013,100	3.1	0,134	234,242		4,400	1,434
SAFECO NATIONAL LIFE INS CO	AA	4,022	13.0	443	1,402		1	
SECURITY ASB CO	AL	03,401	13.2	2,113	1,234		14	20
SECURITY BENEFIT LIFE INS CO	AS	043,004	0.1	4,033	40,000		433	42
SECURITY CONNECTICUT LIFE INS CO	LI	243,142	12.1	304	204,021		12,143	121
SECURITY FIRST LIFE INS CO	VE	130,240	20.4	3,314	42,204		43	
SECURITY LIFE OF DENVER INS CO	CU	241,323	14.0	0,120	30,030		4,100	
SECURITY MUTUAL LIFE INS CO OF NY	NY	301,040	3.3	2,030	01,121		3,334	210

FOREIGN COMPANIES	DOM	ASSETS		CHANGE		NET		ASR
		3000	ASSETS	IN	SURPLUS	PREMIUM	LIFE & ANN	
			4	3000	3000	WRITTEN	PREMIUM	PREMIUM
							3000	3000
SEWELL LIFE INS CO	RI	121,144	3.5	3,043	321,084	1,245	3,465	
SHELBY LIFE INS CO OF SHELBY UNIO	OH	9,050	30.3	-70	3,280	113		
SHEPARDSON LIFE INS CO	VA	234,300	1.0	2,433	55,001	1,570	84	
SMA LIFE ASSURANCE CO	DE	196,044	1.3	2,450	51,423	204	153	
SOUTHLAND LIFE INS CO	TX	912,216	10.1	1,275	114,125	214	0	
SOUTHWESTERN LIFE INS CO	TX	1,010,101	1.1	10,015	208,073	1,340	73	
SOVEREIGN LIFE INS CO OF CALIFORNIA	CA	36,002	30.4	-2,291	21,554	233		
SPRINGFIELD LIFE INS CO INC	VI	134,103	12.0	3,434	22,540	1,161	455	
ST PAUL LIFE INS CO	MA	114,331	10.1	1,140	18,216	14	10	
STANDARD MUTUAL LIFE INS CO	KS	16,005	14.4	110	1,024	12		
STANDARD OF AMERICA LIFE INS CO	IL	13,074	11.3	-340	24,326	148	118	
STANDARD SECURITY LIFE INS CO OF NY	NY	114,025	13.3	3,000	30,383	1,356	141	
STATE FARM LIFE INS CO	IL	4,243,366	14.0	10,011	631,000	31,304		
STATE LIFE INS CO	IN	144,331	4.3	341	10,457	541	82	
STATE MUTUAL LIFE ASS CO OF AM	MA	2,130,025	4.7	14,471	300,354	4,017	6,633	
STATESMAN LIFE INS CO	IN	24,004	0.1	-1,140	30,248	636	341	
SUN LIFE ASS CO OF CAN DO BR	MI	1,045,341	3.3	-21,333	424,323	0,384	3,052	
SUN LIFE ASS CO OF CANADA (US) BR	DE	420,122	12.0	41,481	41,644	1,344		
SUN LIFE INS CO OF AMERICA	MD	324,326	0.0	-1,313	41,146	13,150	463	
SURETY LIFE INS CO	UT	84,140	0.3	443	11,804	20		
TAMA LIFE INS CO OF AMERICA	DE	1,042	-3.4	-4,071	2,366	34	242	
TIME INS CO	RI	251,123	23.4	0,421	181,031	21	34	
TRANS PACIFIC LIFE INS CO	CA	10,313	63.0	-233	2,810			
TRANSAMERICA ASS CO	CA	75,005	51.3	13,404	1,340,484	185		
TRANSAMERICA LIFE INS & ANNUITY CO	CA	1,370,161	2.1	1,072	1,440,221	673		
TRANSAMERICA OCCIDENTAL LIFE I CO CA	CA	2,040,040	3.4	-10,024	1,040,380	11,184	1,084	
TRANSPORT LIFE INS CO	TX	134,020	4.0	443	60,242	1,065	144	
TRAVELERS INS CO LIFE DEPT	CT	11,440,303	4.0	23,336	3,040,002	40,013	44,448	
TRAVELERS LIFE & ANNUITY CO	CT	1,434,414	2.1	-13,443	202,673	23,154		
TRAVELERS LIFE INS CO	CT	207,440	3.1	2,074	44,840	108		
UCL LIFE ASSURANCE CORP	OH	4,041	10.3	114	842			
UNION OLYMPIC LIFE INS CO	VA	80,330	17.4	003	32,613	52		
UNION BANKERS INS CO	TX	130,131	10.1	4,032	30,133	124	684	
UNION CENTRAL LIFE INS CO	OH	1,364,212	0.0	3,013	194,441	3,304	611	
UNION LABOR LIFE INS CO	MD	1,033,601	3.1	171	410,160	2,436	4,101	
UNION MUTUAL LIFE INS CO	ME	2,442,307	0.3	24,448	300,267	2,104	1,633	
UNION SECURITY LIFE INS CO	DE	38,311	30.0	4,011	10,331	1,343	443	
UNIONMUTUAL PENSION & INS CORP	ME	311,304	2.4	4,031	172,552			
UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	333,120	0.3	10,330	311,170	3,365	13,641	

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PENNSYLVANIA LIFE INSURANCE COMPANIES 1982

*** BUSINESS IN STATE ***

FOREIGN COMPANIES	DOM	ASSETS		CHANGE IN SURPLUS	NET PREMIUM ANNUAL	LIFE & ANN PREMIUM	ASM PREMIUM
		3000	%	3000	3000	3000	3000
UNITED AMERICAN INS CO	DE	200,955	31.0	504	152,494	545	419
UNITED COMPANIES LIFE INS CO	LA	472,370	3.3	3,423	232,370	1,315	
UNITED ENDOWABLE LIFE INS CO	IL	25,205	30.0	55	21,001	14	81
UNITED FAMILY LIFE INS CO	CA	142,143	12.4	0,354	54,344	5	
UNITED FIDELITY LIFE INS CO	IA	205,040	14.2	0,770	51,645	21	5
UNITED INS CO OF AMERICA	IL	1,201,144	20.3	41,054	243,045	12,442	5,122
UNITED LIFE & ACCIDENT INS CO	HM	255,023	1.4	3,300	00,300	5,244	2,241
UNITED OF MARYLAND INS CO	DE	2,140,370	1.0	10,051	344,304	0,112	2,054
UNITED PACIFIC LIFE INS CO	WA	215,353	0.4	3,141	1,2,300	1,151	21
UNITED PRESIDENTIAL LIFE INS CO	IN	05,120	12.1	2,704	50,330	1,230	
UNITED SERVICES GENERAL LIFE INS CO	CA	11,015	20.4	105	4,105	24	
UNITED SERVICES LIFE INS CO	IL	340,152	13.3	-3,140	20,442	354	
UNITED STANDARD ASS CO	IN	14,120	21.4	555	1,040	412	
UNITED STATES LIFE INS CO IN NY	NY	545,141	10.2	1,111	182,172	4,422	1,474
UNITED WORLD INS CO	DE	41,320	4.1	041	14,704	124	42
UNITY NATURAL LIFE INS CO	NY	153,150	3.0	1,233	25,005	050	14
UNIVERSAL UNDERWRITERS LIFE INS CO	MO	21,040	43.0	-1,143	11,144	00	51
UNIVERSITY LIFE INS CO OF AMERICA	IL	252,172	3.4	-272	100,045	041	
USAA ANNUITY & LIFE INS CO	IA	40,001	4.1	3,041	23,105	715	
USAA LIFE INS CO	IA	205,142	10.4	11,044	50,052	1,400	
USLIFE CREDIT LIFE INS CO	IL	00,145	30.4	2,343	20,150	421	154
UTICA NATIONAL LIFE INS CO	NY	0,414	51.1	-473	1,501	3	
VARIABLE ANNUITY LIFE INS CO	IA	2,030,001	2.1	3,421	454,240	545	
VERMONT LIFE INS CO	VT	0,530	47.0	3,240			
VETERANS LIFE INS CO	IL	10,020	71.2	1,744	20,211	307	471
VOLUNTEER STATE LIFE INS CO	IN	253,024	12.1	444	30,145	1,577	120
WABASH LIFE INS CO	IN	94,400	4.2	-3,010	22,423	1,170	202
WASHINGTON NATIONAL INS CO	IL	1,245,443	0.0	-4,474	354,400	1,355	14,052
WESTERN & SOUTHERN LIFE INS CO	OH	3,374,405	11.0	55,010	314,341	10,304	257
WESTERN LIFE INS CO	OH	304,304	11.4	4,211	100,200	2,111	300
WESTERN NATIONAL LIFE INS CO	IA	370,417	4.0	2,300	00,053	2,010	
WESTERN RESERVE LIFE ASS CO OF OHIO	OH	100,210	13.0	2,150	21,300	350	
WESTERN SECURITY LIFE INS CO	AL	21,134	33.0	1,200	12,430		
WESTERN SOUTHERN LIFE ASS CO	OH	43,001	20.1	1,312	4,070	7	
WESTERN STATES LIFE INS CO	MO	130,421	12.4	2,250	24,410	452	7
WESTFIELD LIFE INS CO	OH	51,107	30.2	1,303	13,573	142	
WISCONSIN NATIONAL LIFE INS CO	WI	133,210	21.3	3,340	20,332	315	4
WORLD BOOK LIFE INS CO	IL	74,214	10.0	1,001	10,030	131	2
WORLD SERVICE LIFE INS CO OF CO	CO	170,397	17.0	10,021	43,005	100	82

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PENNSYLVANIA LIFE INSURANCE COMPANIES 1982

		*** BUSINESS IN STATE ***					
FOREIGN COMPANIES	DUP	ASSETS	SURPLUS	CHANGE	NET	LIFE & ANN	AGB
		\$000	\$000	IN	PREMIUM	PREMIUM	PREMIUM
			%	\$000	\$000	\$000	\$000
ZURICH AMERICAN LIFE INS CO	1L	24,414	27.1	1,432	0,894	020	124
TOTALS		525,515,100	6.7	5,144,014	2,004,042	2,102,301	1,115,021

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PENNSYLVANIA LIFE INSURANCE COMPANIES 1982

		*** BUSINESS IN STATE ***					
		ASSETS	SURPLUS	CHANGE	NET	LIFE & ANN	ASM
		\$000	\$000	IN	PREMIUM	PREMIUM	PREMIUM
				SURPLUS	WRITTEN		
				\$000	\$000	\$000	\$000
DOMESTIC COMPANIES	DOM						
ACCELERATION LIFE INS CO OF PA	PA	1,500	32.0	220	840	2,540	4,051
AIG LIFE INS CO	PA	201,011	4.1	1,000	86,254	5,410	454
ALLNATION LIFE INS CO OF PA	PA	640	85.2	-1	181	171	
AMERICAN GUARDIAN LIFE ASR CO	PA	51,210	11.0	1,521	35,145	52,100	54
AMERICAN INDEPENDENT LIFE INS CO	PA	1,215	83.0	554	505	480	
AMERICAN TRAVELLERS LIFE INS CO	PA	1,400	20.1	55	1,697	68	3,294
COLONIAL PENN LIFE INS CO	PA	453,455	21.4	8,072	804,194	5,890	1,071
COLUMBIA LIFE INS CO	PA	20,482	10.5	2,231	18,388	5,540	4,510
CONGRESSIONAL LIFE INS CO	PA	1,024	61.5	24	255	155	11
CONTINENTAL LIFE INS CO	PA	2,400	50.5	75	1,681	450	111
CORPORATE LIFE INS CO	PA	1,500	24.0	-84	1,088	1,122	
EDUCATORS MUTUAL LIFE INS CO	PA	60,035	8.2	495	45,454	4,245	24,210
EWING BENEFICIAL LIFE INS CO	PA	450	70.0	51	64	52	10
ERIE FAMILY LIFE INS CO	PA	41,405	30.1	2,432	8,164	6,447	
FIDELITY INTERSTATE LIFE INS CO	PA	12,144	24.5	552	2,018	45	84
FIDELITY MUTUAL LIFE INS CO	PA	1,001,104	4.5	-4,351	131,540	15,450	1,691
FIRST PENN PACIFIC LIFE INS CO	PA	52,096	20.0	5,124	44,224	2,550	
FORTUNE NATIONAL LIFE INS CO	PA	15,525	8.4	581	4,070	4,207	
GERMANTOWN LIFE INS CO	PA	7,401	81.0	555	684	724	
HARLEYSVILLE LIFE INS CO	PA	40,111	22.4	454	6,090	5,112	
INTEGRITY NATIONAL LIFE INS CO	PA	11,040	21.5	280	4,120	604	250
INTERFAITH LIFE INS CO	PA	5,264	44.0	1,228			
INVESTORS LIFE INS CO NORTH AMERICA	PA	110,585	2.4	-254	60,024	4,540	
KEYSTONE LIFE INS CO	PA	5,035	40.1	-111	20	22	
LIFE & HEALTH I C OF AM	PA	6,040	21.1	520	4,420	555	5,445
LIFE ASSURANCE CO OF PENNSYLVANIA	PA	45,042	10.1	14	16,125	7,410	6,540
LIFE INS CO OF NORTH AMERICA	PA	446,794	25.1	14,154	436,752	61,092	26,111
MANUFACTURERS LIFE INS CO OF AMERICA	PA	1,400	92.5	511	242		
NAT'L LIBERTY LIFE INS CO OF AMERICA	PA	101,405	31.1	-1,459	44,014	152	682
NATIONAL AMERICAN L INS CO OF PA	PA	101,771	24.5	5,541	28,050	1,570	-490
NATIONAL SAFETY LIFE INS CO	PA	5,100	62.4	254	1,271	11	1,181
NORTHEASTERN LIFE INS CO	PA	600	50.1	14	218	174	54
PENN MUTUAL LIFE INS CO	PA	4,011,184	5.1	5,510	434,450	51,015	5,440
PENN TREATY LIFE INS CO	PA	4,044	10.8	111	5,055	494	5,685
PENNSYLVANIA LIFE INS CO	PA	555,584	14.0	10,194	105,425	511	1,440
PENNSYLVANIA NATIONAL LIFE INS CO	PA	50,421	5.0	510	10,721	8,044	215
PHILADELPHIA AMERICAN LIFE INS CO	PA	421,550	4.1	625	225,487	22,571	2,222
PHILADELPHIA UNITED LIFE INS CO	PA	28,000	55.4	050	5,511	1,451	15
PHILANTHROPIC MUTUAL LIFE INS CO	PA	15,581	0.5	60	2,445	2,255	415

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PENNSYLVANIA LIFE INSURANCE COMPANIES 1982

		*** BUSINESS IN STATE ***					
		ASSETS	SURPLUS	CHANGE	NET	LIFE & ANN	ASM
		\$000	TO	IN	PREMIUM	PREMIUM	PREMIUM
			ASSETS	SURPLUS	WRITTEN		
			%	\$000	\$000	\$000	\$000
DOMESTIC COMPANIES	DOM						
PILGRIM LIFE INS CO	PA	15,291	25.0	409	15,592	3,800	11,091
PIONEER LIFE INS CO OF PA	PA	2,103	20.0	-5	850	665	192
PRESBYTERIAN MINISTERS FUND	PA	250,065	9.4	2,024	19,135	1,977	
PRESBYTERIAN MINISTERS FUND L I ANTY	PA	11,092	20.5	1,120	8,221		
PRINCETON LIFE INS CO	PA	3,777	30.7	350	850		
PROTECTED HOME MUTUAL LIFE INS CO	PA	52,282	4.4	-25	8,922	4,427	811
PROVIDENT INDEMNITY LIFE INS CO	PA	19,323	7.0	-30	14,461	3,623	7,528
PROVIDENT MUTUAL LIFE I C OF PHILADE	PA	2,123,775	7.2	22,412	248,390	36,450	16,225
PROVIDERS FIDELITY LIFE INS CO	PA	34,412	20.5	-5,000	104,163	218	
RELIANCE LIFE INS CO	PA	2,680	48.5	2,147	7		
RITTER LIFE INS CO	PA	19,181	57.0	1,870	7,217		
ROYAL OAK LIFE INS CO	PA	2,274	25.7	-150	2,381		
SECURITY OF AMERICA LIFE INS CO	PA	88,724	21.5	2,244	28,772	10,497	13,551
TEACHERS TRUST MUTUAL LIFE INS CO	PA	11,550	13.1	207	4,388	120	895
UNITED REPUBLIC LIFE INS CO	PA	94,251	16.5	7,524	5,769	4,328	
VALLEY FORGE LIFE INS CO	PA	85,145	22.0	141	23,403	874	478
WASHINGTON SQUARE LIFE INS CO	PA	12,547	40.4	555	791	546	17
WORLD LIFE & HEALTH INS CO OF PA	PA	13,462	18.4	487	11,425	1,782	7,400
TOTALS FOR		12,135,820	9.4	98,895	5,097,042	507,847	154,770

PENNSYLVANIA NON-PROFIT HOSPITAL CORPORATIONS - 1982

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	NET PREMIUMS WRITTEN (\$000)	CHANGE IN PREMIUMS WRITTEN (\$000)	NET LOSSES INCURRED (\$000)
Blue Cross of Greater Phila	\$343,131	\$151,955	\$(18,321)	\$ 662,548	\$ 78,660	\$ 565,647
Blue Cross of Western PA	331,638	54,546	(2,928)	954,945	155,717	938,022
Capital Blue Cross	125,487	13,351	(6,391)	285,904	55,000	290,413
Hosp. Serv. Assoc. of N/E PA	98,111	29,323	4,015	186,713	30,208	183,220
Hosp. Serv Plan of Lehigh Valley	56,569	9,923	(127)	102,048	19,242	99,643
Inter-County Hosp. Plan, Inc.	<u>16,365</u>	<u>6,910</u>	<u>382</u>	<u>59,709</u>	<u>9,858</u>	<u>55,332</u>
Totals (6)	\$971,301	\$230,008	\$(23,370)	\$2,251,867	\$348,685	\$2,132,277

PENNSYLVANIA NON-PROFIT MEDICAL SERVICE
CORPORATIONS - 1982

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	NET PREMIUMS WRITTEN (\$000)	CHANGE IN PREMIUMS WRITTEN (\$000)	NET LOSSES INCURRED (\$000)
Crown Dental Plan, Inc.	\$ 38	\$ 25	\$ 0	\$ 22	\$ 22	\$ 11
Good Vision Plan, Inc.	35	32	5	45	1	20
Inter-County Health Plan, Inc.	3,785	505	241	15,715	3,715	13,570
Medical Service Plan of PA	409,305	161,375	11,125	924,865	104,569	868,897
PA Dental Service Corp.	2,946	1,439	780	8,190	474	6,259
Vision Service Plan of PA	<u>922</u>	<u>107</u>	<u>217</u>	<u>4,362</u>	<u>(1,680)</u>	<u>3,502</u>
Totals (6)	\$417,031	\$163,483	\$12,368	\$953,199	\$107,101	\$892,259

PENNSYLVANIA NON-PROFIT HEALTH MAINTENANCE ORGANIZATIONS - 1982

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	NET PREMIUMS WRITTEN (\$000)	CHANGE IN PREMIUMS WRITTEN (\$000)	NET LOSSES INCURRED (\$000)
Alle-Kiski Valley Health Plan, Inc.	\$ 456	\$ 4	\$ 0	\$ 143	\$ 0	\$ 394
Comprehensive Health Service Plan, Inc.	3,847	1,487	(792)	1,485	(138)	2,961
Greater Delaware Valley Health Care, Inc.	1,613	(1,527)	93	7,001	2,377	7,137
Health Service Plan of PA	1,526	(5,014)	(970)	12,482	2,751	13,638
Keystone Health Plans, Inc.	154	43	0	0	0	0
Penn Group Health Plan	2,139	(3,722)	(401)	13,017	4,468	13,654
Philadelphia Health Plan	<u>2,104</u>	<u>(2,241)</u>	<u>415</u>	<u>12,116</u>	<u>430</u>	<u>11,160</u>
Totals (7)	\$11,839	\$(10,970)	\$(1,592)	\$46,244	\$9,888	\$48,944

PENNSYLVANIA PROFIT HEALTH MAINTENANCE ORGANIZATION - 1982

COMPANY NAME	ADMITTED ASSETS (\$000)	SURPLUS (\$000)	CHANGE IN SURPLUS (\$000)	NET PREMIUMS WRITTEN (\$000)	CHANGE IN PREMIUMS WRITTEN (\$000)	NET LOSSES INCURRED (\$000)
United States Health Care Systems of PA, Inc.	\$9,039	\$1,670	\$414	\$50,154	\$40,413	\$43,995
Totals (1)	\$9,039	\$1,670	\$414	\$50,154	\$40,413	\$43,995

RECAPITULATION - 1982

<u>CLASSIFICATIONS</u>	<u>NUMBER OF COMPANIES</u>	<u>TOTAL ASSETS (\$000)</u>	<u>POLICYHOLDERS SURPLUS (\$000)</u>	<u>PENNSYLVANIA DIRECT PREMIUMS WRITTEN (\$000)</u>
Fire and Casualty Companies				
Alien and Foreign	480	\$202,632,018	\$56,331,701	\$ 3,844,557
Pennsylvania	205	14,918,397	3,610,252	1,595,792
Total	685	217,550,415	59,941,953	5,440,349
Fraternal Societies				
Foreign	58	10,585,245	1,230,398	61,257
Pennsylvania	37	398,320	84,339	17,493
Total	95	10,983,565	1,314,737	78,750
Title Companies				
Foreign	17	823,910	320,897	17,421
Pennsylvania	12	158,532	63,225	24,706
Total	29	982,442	384,122	42,127
Life Companies				
Alien and Foreign	424	525,313,168	35,110,524	3,877,382
Pennsylvania	64	12,135,620	1,136,946	462,617
Total	488	537,448,788	36,247,470	4,339,999
Coal and Clay Mine Subsidence	1			
Pennsylvania Beneficial Societies	1	58	38	0
Non-Profit Hospital Corporations	6	971,301	230,008	2,251,867
Non-Profit Medical Service Corporations	6	417,031	163,483	953,199
Health Maintenance Organizations - Non-Profit	7	11,839	(10,970)	46,244
Health Maintenance Organizations - Profit	1	9,039	1,670	50,154
Total - All Alien and Foreign	979	739,354,341	92,993,520	7,800,617
Total - All Pennsylvania	340	29,020,137	5,278,991	5,402,072
GRAND TOTAL	1,319	\$768,374,478	\$98,272,511	\$13,202,689

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIRE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
INS PLACEMENT FACILITY OF PA	PA	4,559	5.73	5.73	10,220		9,796	0.9585
TRAVELERS INDEMNITY CO	CT	8,002	4.80	10.53	7,052		1,825	0.2321
OLD GUARD MUTUAL INS CO	PA	6,788	4.07	14.60	6,788		2,474	0.3645
UNITED STATES FIDELITY & GUARANTY CO	MD	5,787	5.47	18.07	5,625		2,210	0.3795
AETNA CASUALTY & SURETY CO	CT	5,698	5.42	21.49	5,823		2,096	0.3600
NATIONWIDE MUTUAL FIRE INS CO	OH	4,965	2.98	24.47	5,064		1,858	0.3664
ALLENDALE MUTUAL INS CO	RI	4,899	2.94	27.41	5,075		1,487	0.2531
ARKKRIGHT BOSTON MENS MUTUAL INS CO	MA	4,021	2.41	29.82	5,601		1,717	0.4768
GENERAL ACCIDENT INS CO OF AMERICA	PA	5,150	1.88	31.70	5,164		2,890	0.9134
ERIE INS EXCHANGE	PA	5,000	1.80	33.50	2,952	351	966	0.3295
NATIONAL UNION FIRE INS CO OF PITTS	PA	2,724	1.63	35.13	2,419		1,030	0.4258
HOME INS CO	NH	2,675	1.60	36.73	2,845		2,190	0.7698
HARLEYSVILLE MUTUAL INS CO	PA	2,460	1.47	38.20	2,480		982	0.3960
PROTECTION MUTUAL INS CO	IL	2,378	1.43	39.63	2,281		109,855	48.1609
OHIO CASUALTY INS CO	OH	2,348	1.41	41.04	2,584		1,099	0.4610
SAINT PAUL FIRE & MARINE INS CO	MN	2,271	1.36	42.40	2,256	1	-100	-0.0447
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	2,269	1.36	43.76	2,547	1	5,292	2.0777
ROYAL INS CO OF AMERICA	IL	1,992	1.19	44.95	2,090		375	0.1794
DONEGAL MUTUAL INS CO	PA	1,911	1.15	46.10	1,953		852	0.4408
HARTFORD FIRE INS CO	CT	1,826	1.09	47.19	2,435		-70	-0.0288
COMMERCIAL UNION INS CO	MA	1,821	1.09	48.28	1,664		390	0.2344
INS CO OF NORTH AMERICA	PA	1,814	1.09	49.37	2,050		820	0.4000
ALLSTATE INS CO	IL	1,792	1.07	50.44	1,575		688	0.4368
TUSCARORA WAYNE MUTUAL INS CO	PA	1,763	1.06	51.50	1,793		1,044	0.5823
FIREMENS INS CO OF NEWARK NJ	NJ	1,759	1.04	52.54	1,868		1,045	0.5584
MARYLAND CASUALTY CO	MD	1,698	1.02	53.56	1,691		840	0.4967
AETNA INS CO	CT	1,568	.94	54.50	1,539		355	0.2307
AMERICAN INS CO	NJ	1,546	.93	55.43	1,592		602	0.3781
PHILADELPHIA MANUFACTURERS M I C	PA	1,478	.89	56.32	1,967		848	0.4311
CONTINENTAL CASUALTY CO	IL	1,469	.88	57.20	1,523		151	0.0991
LITITZ MUTUAL INS CO	PA	1,463	.88	58.08	1,488		617	0.4147
PENNSYLVANIA MTL MUTUAL CAS INS CO	PA	1,440	.86	58.94	1,462		716	0.4897
SAINT PAUL MERCURY INS CO	MN	1,399	.84	59.78	1,251		139	0.1111
MERCHANTS & BUSINESS MENS M I C	PA	1,349	.81	60.59	1,495	642	442	0.2957
COMMERCE & INDUSTRY INS CO	NY	1,335	.80	61.39	963		-360	-0.3738
YORKTOWNE MUTUAL INS CO	PA	1,320	.79	62.18	1,321		553	0.4186
RELIAANCE INS CO	PA	1,280	.77	62.95	1,340		96	0.0716
CHARLIER OAK FIRE INS CO	CT	1,191	.71	63.66	1,328		835	0.6288
MILLERS MUTUAL INS CO	PA	1,183	.71	64.37	1,243	77	1,066	0.8576

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIRE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
HARTFORD ACCIDENT & INDEMNITY CO	CT	1,123	.67	65.04	656		1,007	1.5351
FARMERS MUTUAL INS CO	PA	1,079	.65	65.69	1,120		392	0.3500
NATIONAL SURETY CORP	IL	1,060	.64	66.33	1,052		85	0.0808
FEDERAL INS CO	NJ	1,038	.62	66.95	1,006		302	0.3002
UNITED STATES FIRE INS CO	NY	1,024	.61	67.56	1,399		3,133	2.2395
NATIONAL FIRE INS CO OF HARTFORD	CT	1,018	.61	68.17	993		279	0.2810
EVERETT CASH MUTUAL INS CO	PA	964	.58	68.75	997		380	0.3811
TRAVELERS INDEMNITY CO OF AMERICA	GA	909	.54	69.29	518		33	0.0637
FARMERS FIRE INS CO	PA	864	.52	69.81	923		587	0.6360
FIRE INS CO OF HOAKER CITY	PA	836	.50	70.31	837		417	0.4982
MILLVILLE MUTUAL INS CO	PA	836	.50	70.81	844		448	0.5308
STATE FARM FIRE AND CAS CO	IL	819	.49	71.30	857		352	0.4107
AFFILIATED FM INS CO	MI	818	.49	71.79	740		394	0.5296
HARTFORD MUTUAL INS CO	MD	786	.47	72.26	846		248	0.2931
AMERICAN STATES INS CO	IN	762	.46	72.72	799		665	0.8323
CONTINENTAL INS CO	NH	756	.45	73.17	746		182	0.2440
ROCKWOOD INS CO	PA	741	.44	73.61	722		253	0.3504
HIGHLAND MUTUAL INS CO	PA	737	.44	74.05	757		597	0.7886
CELINA MUTUAL INS CO	OH	736	.44	74.49	673		143	0.2125
MUTUAL FIRE MARINE & INLAND INS CO	PA	698	.42	74.91	679		488	0.7187
PENN MUTUAL FIRE INS CO	PA	691	.41	75.32	709		304	0.4288
GREAT AMERICAN INS CO	OH	690	.41	75.73	780		552	0.7077
VALLEY MUTUAL INS CO	PA	663	.40	76.13	729		459	0.6296
LUMBERMENS UNDERWRITING ALLIANCE	MD	645	.39	76.52	695	2/3	85	0.1223
STATE AUTO INS ASSN	IN	641	.38	76.90	623		148	0.2376
FARMERS MUTUAL FIRE INS CO	PA	610	.37	77.27	612		198	0.3235
LEBANON MUTUAL INS CO	PA	608	.36	77.63	646		193	0.2988
FARMERS MUTUAL F I C OF SCHUYLKILL	PA	608	.36	77.99	622		487	0.7830
SELECTED RISKS INS CO	NJ	593	.36	78.35	624		224	0.3590
HOME MUTUAL INS CO OF PA	PA	587	.35	78.70	623		146	0.2343
SENTRY INS A MUTUAL CO	WI	578	.35	79.05	596		-40	-0.0671
REPUBLIC INS CO	DE	555	.33	79.38	549		221	0.4026
UNITED NATIONAL INS CO	PA	551	.33	79.71	547		277	0.5064
CHESTER COUNTY MUTUAL INS CO	PA	528	.32	80.03	549		139	0.2532
GOSCHENHUPPEN MUTUAL INS CO	PA	525	.31	80.34	533		286	0.5366
UNIVERSAL UNDERWRITERS INS CO	MO	524	.31	80.65	525	67	-44	-0.0838
STANDARD FIRE INS CO	CT	523	.31	80.96	448		138	0.3080
OLD GUARD MUTUAL FIRE INS CO	PA	512	.31	81.27	372		123	0.3306
PILGRIM MUTUAL INS CO	PA	510	.31	81.58	504		73	0.1448

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	510	.31	81.89	546	72	198	0.3626
WASHINGTON MUTUAL INS CO	PA	505	.30	82.19	528		243	0.4602
STATE AUTOMOBILE MUTUAL INS CO	OH	501	.30	82.49	503		251	0.4990
NATIONAL MUTUAL INS CO	OH	500	.30	82.79	415		20	0.0482
NEW HAMPSHIRE INS CO	NH	483	.29	83.08	527		187	0.3548
MENNONITE MUTUAL INS ASSN	PA	482	.29	83.37	482		51	0.1058
LIBERTY MUTUAL FIRE INS CO	MA	469	.28	83.65	480	78	41	0.0854
PIONEER MUTUAL INS CO	PA	456	.27	83.92	458		188	0.4105
NAZARETH MUTUAL INS CO	PA	443	.27	84.19	453		134	0.2958
MANOR MUTUAL INS CO	PA	441	.26	84.45	473		196	0.4144
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA	431	.26	84.71	417		158	0.3789
WINDSOR MOUNT JOY MUTUAL INS CO	PA	428	.26	84.97	473		140	0.2960
JUNIATA MUTUAL INS CO	PA	428	.26	85.23	415		230	0.5542
MOUNT VERNON FIRE INS CO	PA	414	.25	85.48	439		316	0.7198
FRIENDS COVE MUTUAL INS CO	PA	414	.25	85.73	447		168	0.3758
AMERICAN NATIONAL FIRE INS CO	NY	398	.24	85.97	404		-17	-0.0421
TIOGA MUTUAL INS CO	PA	386	.23	86.20	328		503	0.9238
NORTHERN MUTUAL I C OF LANCASTER CT	PA	378	.23	86.43	382		42	0.1099
PENN CENTRAL MUTUAL INS CO	PA	369	.22	86.65	375		120	0.3200
CLEARFIELD CITY GRANGE MUTUAL F IN C	PA	368	.22	86.87	368		415	1.1277
ZURICH INS CO JS BR	NY	368	.22	87.09	388		-50	-0.1289
MID CONTINENT INS CO	PA	366	.22	87.31	396		328	0.8283
PENN AMERICA INS CO	PA	366	.22	87.53	450		465	1.0333
LUMBERMENS MUTUAL INS CO	OH	355	.21	87.74	447		465	1.0403
NORTHWESTERN NTL INS CO	WI	353	.21	87.95	305		74	0.2426
BOYERTOWN MUTUAL INS CO	PA	350	.21	88.16	363		119	0.3278
WHITE HALL MUTUAL INS CO	PA	345	.21	88.37	337		58	0.1721
SECURITY INS CO OF HARTFORD	CT	342	.21	88.58	364		119	0.3269
TRANSAMERICA INS CO	CA	337	.20	88.78	405		253	0.6247
STATESMAN INS CO	IN	332	.20	88.98	355		105	0.2958
BELLEFONTE UNDERWRITERS INS CO	DE	330	.20	89.18	330		594	1.8000
LYKENS VALLEY MUTUAL INS CO	PA	329	.20	89.38	339		152	0.4484
NATIONAL AMERICAN INS CO OF NY	NY	328	.20	89.58	317		224	0.7066
PATRONS MUTUAL FIRE INS CO	PA	320	.19	89.77	320		92	0.2875
MISSION NATIONAL INS CO	CA	316	.19	89.96	237		40	0.1688
FIREMANS FUND INS CO	CA	307	.18	90.14	345		100	0.2899
LAKELAND MUTUAL INS CO	PA	298	.18	90.32	292		126	0.4315
CONEMAUGH VALLEY MUTUAL INS CO	PA	293	.18	90.50	294		60	0.2041
FEDERAL KEEPER INS CO	IL	287	.17	90.67	283		177	0.6254

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIRE

COMPANY NAME	CO	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
HANOVER MUTUAL FIRE INS CO	PA	285	.17	90.64	284		62	0.2183
MUTUAL INS CO OF LEHIGH CTY	PA	278	.17	91.01	277		85	0.3089
MUTUAL BENEFIT INS CO	PA	275	.16	91.17	276		41	0.1486
NORTHERN INS CO OF NY	NY	273	.16	91.33	270		37	0.1370
FARMERS RELIANCE INS CO OF NJ	NJ	271	.16	91.49	304		114	0.3750
BRIAR CREEK MUTUAL INS CO	PA	268	.16	91.65	279		49	0.1756
INA UNDERWRITERS INS CO	CA	265	.16	91.81	208		50	0.2404
PHILADELPHIA UNITED FIRE INS CO	PA	261	.16	91.97	263		100	0.3802
EXCELSIOR INS CO	NY	248	.15	92.12	274		26	0.0949
UNITED SERVICES AUTOMOBILE ASN	TX	243	.15	92.27	226	5	12	0.0531
HANNAHSTOWN MUTUAL INS CO	PA	234	.14	92.41	223		120	0.5381
WESTMORELAND CAS CO	PA	231	.14	92.55	253		225	0.8824
MOTORISTS MUTUAL INS CO	OH	221	.13	92.68	208		86	0.4135
IRWIN CITY FIRE INS CO	MN	219	.13	92.81	121		-20	-0.1653
HANOVER INS CO	NH	218	.13	92.94	237		60	0.2532
UNION MUTUAL FID OF WESTMORELAND CT	PA	214	.13	93.07	211		92	0.4360
SOUTH CAROLINA INS CO	SC	207	.12	93.19	210		2	0.0095
NORTH RIVER INS CO	NJ	207	.12	93.31	174		239	1.3352
HARBORCREEK EMIE MUTUAL INS CO	PA	206	.12	93.43	199		192	0.9648
PAIRBONS MUTUAL FIRE ASN	PA	205	.12	93.55	205		102	0.4976
PYMAUNING MUTUAL FIRE INS CO	PA	198	.12	93.67	196		86	0.4343
AMERICAN HOME ASR CO	NY	197	.12	93.79	172		7	0.0407
CONTINENTAL MUTUAL INS CO	PA	196	.12	93.91	195		28	0.1436
GRANGE MUTUAL FIRE INS CO	PA	196	.12	94.03	197		13	0.0660
FLORISTS MUTUAL INS CO	IL	195	.12	94.15	223		371	1.6637
TRI COUNTY MENTIONITE MUTUAL INS CO	PA	194	.12	94.27	194		179	0.9227
FARMERS ALLI & IND UNION MU FIRE I	PA	187	.11	94.38	190		103	0.5421
STATE FARM GENERAL INS CO	IL	187	.11	94.49	201		35	0.1741
PROVIDENCE WASHINGTON INS CO	RI	182	.11	94.60	203		61	0.3005
NATIONAL GRANGE MUTUAL INS CO	NH	179	.11	94.71	177		87	0.4915
PRUDENTIAL PROPERTY & CAS INS CO	NJ	179	.11	94.82	159		110	0.6918
SOUTHWESTERN MUTUAL FIRE ASN	PA	177	.11	94.93	173		25	0.1445
CENTURY INDEMNITY CO	CT	177	.11	95.04	122		64	0.5246
WEST AMERICAN INS CO	CA	176	.11	95.15	173		9	0.0520
POTTER CTY GRANGE MUTUAL FIRE INS C	PA	175	.10	95.25	174		110	0.6322
EMPLOYERS MUTUAL CAS CO	IA	166	.10	95.35	152		31	0.2039
GENERAL INS CO OF AMERICA	WA	162	.10	95.45	134		-6	-0.0448
LIBERTY MUTUAL INS CO	MA	158	.09	95.54	108		-3	-0.0276
CENTRE COUNTY MUTUAL FIRE INS CO	PA	156	.09	95.63	161		37	0.2298

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REAMSTOWN MUTUAL INS CO	PA	155	.09	95.72	155		118	0.7015
WESTFIELD INS CO	OH	152	.09	95.81	139		-5	-0.0216
TRIUMPH MUTUAL F I C OF BEAVER CT	PA	149	.09	95.90	149		54	0.3024
WEST BRANCH MUTUAL INS CO	PA	149	.09	95.99	55		45	1.2280
MONTGOMERY MUTUAL INS CO	PA	142	.09	96.00	134		36	0.2087
CONNECTICUT INDEMNITY CO	CT	140	.08	96.10	140		19	0.1357
FRANCONIA KENNEDITE AID PLAN FOR M	PA	133	.08	96.24	133		7	0.0526
WASHINGTON MUTUAL F & STOKES INS CO	PA	129	.08	96.32	129		3	0.0235
CANNERS EXCHANGE SUBSCRIBERS	IL	125	.07	96.39	151	5	5	0.0382
NEW CASTLE MUTUAL INS CO	DE	124	.07	96.40	111		22	0.1982
GERMANTOWN INSURANCE CO	PA	123	.07	96.55	120		50	0.4167
FREEHOLD MUTUAL INS CO	PA	119	.07	96.60	115		17	0.1478
AMERICAN EXCEL INS CO	IA	112	.07	96.67	94		21	0.2234
SHELBY MUTUAL INS CO OF SHELBY OH	OH	112	.07	96.74	122		20	0.2295
PHILADELPHIA CISP FOR INS OF HOUSES	PA	112	.07	96.81		998	74	0.0000
WALLHOUSE MUTUAL INS CO	PA	111	.07	96.88	73		67	0.9178
AMERICAN CENTENNIAL INS CO	DE	107	.06	96.94	95		93	0.9789
MOUNT JACKSON MUTUAL FIRE INS CO	PA	107	.06	97.00	107		38	0.3551
HOMESTEAD INS CO	PA	106	.06	97.06	112		72	0.6429
CENTRAL NATIONAL INS CO OF OMAHA	NE	106	.06	97.12	111		-6	-0.0541
FARMERS MUTUAL F I C OF MCCANDLESS	PA	105	.06	97.18	105		145	1.4078
MONARCH INS CO OF OH	OH	105	.06	97.24	102		36	0.3529
FARMERS & MICH HOME MFI FIRE INS CO	PA	103	.06	97.30	101		61	0.6040
PHILANTHROPIC MUTUAL FIRE INS CO	PA	101	.06	97.36	100		27	0.2700
MICHIGAN MILLERS MUTUAL INS CO	MI	101	.06	97.42	110		90	0.8182
PENNSYLVANIA MANUFACTURERS ASM INS	PA	96	.06	97.48	97		-5	-0.0515
PARADISE MUTUAL INS CO	PA	95	.06	97.54	96		5	0.0521
GREENE COUNTY FARMERS MUTUAL INS CO	PA	94	.06	97.60	98		83	0.8469
EAKL MUTUAL INS CO	PA	92	.06	97.66	94		3	0.0319
NORFOLK & JEDHAM MUTUAL FIRE INS CO	MA	90	.05	97.71	84		-1	-0.0119
SUN INS OFFICE LTD US BK	NY	86	.05	97.76	85		12	0.1412
PACIFIC INDEMNITY CO	CA	86	.05	97.81	85		12	0.1412
KEYSTONE INS CO	PA	83	.05	97.86	85		93	1.0941
GOVERNMENT EMPLOYEES INS CO	DC	83	.05	97.91	86		24	0.2791
PROTECTION M F INS CO OF LITTLESTON	PA	82	.05	97.96	79		82	1.0380
PENN CHARTER MUTUAL INS CO	PA	81	.05	98.01	77		43	0.5584
MUTUAL FIRE INS CO OF S BEND TOWNSH	PA	80	.05	98.06	75		37	0.4933
QUINCY MUTUAL FIRE INS CO	MA	77	.05	98.11	79		18	0.2278
LUMBERMENS MUTUAL CAS CO	IL	74	.04	98.15	93		55	0.5914

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UTICA MUTUAL INS CO	NY	73	.04	98.19	69		5	0.0725
FARMERS MUTUAL INS CO OF DE	DE	73	.04	98.23	75		7	0.0933
ALLIED MUTUAL INS CO	PA	71	.04	98.27	71		12	0.1690
WASHINGTON MUT F I C OF LAWRENCE CT	PA	69	.04	98.31	69		87	1.2609
KENTUCKY CENTRAL INS CO	KY	68	.04	98.35	69		17	0.2464
FIDELITY & GUARANTY INS GROUPS INC	OH	68	.04	98.39	62		3	0.0484
CENTENNIAL INS CO	NY	68	.04	98.43	69		892	10.0225
CENTER VALLEY MUTUAL FIRE INS CO	PA	67	.04	98.47	61		38	0.6230
CANNONSHIRE MUTUAL FIRE INS CO	PA	67	.04	98.51	67		14	0.2090
BAKERSTOWN MUTUAL FIRE INS CO	PA	66	.04	98.55	59		29	0.4915
AETNA FIRE UNDERWRITERS INS CO	CT	66	.04	98.59	35		3	0.0857
HARBOR INS CO	CA	64	.04	98.63	92		92	1.0000
JOHN DEERE INS CO	IL	63	.04	98.67	58			0.0000
EXCELSIOR MUTUAL F I C OF BUTLER CT	PA	62	.04	98.71	32		15	0.4688
CAMMRIA COUNTY MUTUAL FIRE INS CO	PA	59	.04	98.75	59		19	0.3220
SAFECO INS CO OF AMERICA	WA	57	.03	98.78	55			0.0000
NORTHWESTERN F I C AS CO	WI	53	.03	98.81	49		59	1.2041
MENDON GRANGE MUTUAL FIRE INS CO	PA	52	.03	98.84	52		39	0.7500
SEAWAY MUTUAL INS CO	PA	51	.03	98.87	55		180	0.1818
REGIS INS CO	PA	49	.03	98.90	30		51	1.7000
BITUMINOUS CASUALTY CORP	IL	47	.03	98.93	64		11	0.1719
AMERICAN MOTORISTS INS CO	IL	47	.03	98.96	65		1	0.0159
PIVE CREEK MUTUAL FIRE INS CO	PA	47	.03	98.99	47		20	0.4255
EAGLE STAR INS CO OF AMERICA	NY	47	.03	99.02	46		24	0.5217
AGWAY INS CO	NY	47	.03	99.05	52		-1	-0.0192
OLD ELIZABETH MUTUAL FIRE INS CO	PA	44	.03	99.08	44		28	0.6364
AMERICAN ECONOMY INS CO	IN	42	.03	99.11	44		18	0.4091
PENN ALLEN MUTUAL INS CO	PA	41	.02	99.13	43	7	38	0.8837
INS CO OF THE STATE OF PA	PA	40	.02	99.15	-18		-6	0.3333
LOCUST MUTUAL FIRE INS CO	PA	40	.02	99.17	40		23	0.5750
APOLLO MUTUAL FIRE INS CO	PA	39	.02	99.19	39		2	0.0513
FORUM INS CO	RI	38	.02	99.21	31			0.0000
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	38	.02	99.23	38		-11	-0.2895
CAMDEN FIRE INS ASSN	NJ	37	.02	99.25	26		14	0.5385
ELK COUNTY MUTUAL FIRE INS CO	PA	34	.02	99.27	34		2	0.0588
ALLIANZ INS CO	CA	34	.02	99.29	38		12	0.3158
WESTCHESTER FIRE INS CO	NY	34	.02	99.31	50		1	0.0200
AMERICAN HARDWARE MUTUAL INS CO	MN	33	.02	99.33	37	2	-170	-4.5946
EMPLOYERS FIRE INS CO	MA	33	.02	99.35	34		-31	-0.9118

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EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	33	.02	44.37	30		-17	-0.4474
NORTHBROOK PROPERTY & CAS INS CO	IL	32	.02	44.34	31		17	0.5484
CAMBRIDGE MUTUAL FIRE INS CO	MA	32	.02	44.41	35		70	2.0000
PANTUCKET MUTUAL INS CO	RI	31	.02	44.43	28		-37	-1.3214
MERCHANTS INS CO OF NH INC	NH	30	.02	44.45	31		4	0.1290
HUSBANDMANS MUTUAL FIRE INS CO	PA	30	.02	44.47	30		46	1.5533
OIL & GAS INS CO	OH	30	.02	44.44	30		5	0.1316
MERCHANTS MUTUAL INS CO	NY	29	.02	44.51	25		3	0.1200
BROTHERHOOD MUTUAL INS CO	IN	28	.02	44.53	26		35	1.3462
PLANET INS CO	RI	28	.02	44.55	20		-2	-0.1000
MISSION INS CO	CA	27	.02	44.57	221		-64	-0.2096
STONE VALLEY MUTUAL FIRE INS CO	PA	26	.02	44.54	30		6	0.2000
GREAT SOUTHWEST FIRE INS CO	AZ	26	.02	44.61	533		401	0.7523
AMERICAN CASUALTY CO OF READING	PA	25	.01	44.62	26		-24	-0.9231
UNITED PACIFIC INS CO	WA	25	.01	44.63	28		-1	-0.0357
PUBLIC SERVICE MUTUAL INS CO	NY	25	.01	44.64	31		13	0.4194
CHICAGO INS CO	IL	25	.01	44.65	21		10	0.4762
COCALICO MUTUAL INS CO	PA	24	.01	44.66	24			0.0000
PINE GROVE MUTUAL INS CO	PA	24	.01	44.67	23		-6	-0.2609
GOODVILLE MUTUAL CAS CO	PA	23	.01	44.68	14			0.0000
OLD REPUBLIC INS CO	PA	23	.01	44.64	232		652	2.8103
LUMBER MUTUAL INS CO	MA	23	.01	44.70	19	1		0.0000
AMERICAN SECURITY INS CO	DE	22	.01	44.71	20		6	0.3000
HARCO NATIONAL INS CO	NY	22	.01	44.72	13		1	0.0769
AMERICAN UNIVERSAL INS CO	RI	22	.01	44.73	8		12	1.5000
COVENANT MUTUAL INS CO	CT	22	.01	44.74	18		15	0.8333
NEWARK INS CO	NJ	21	.01	44.75	21			0.0000
PURITAN INS CO	CT	21	.01	44.76	14		491	35.0714
NORTHWESTERN M F I C OF SCHUY CITY P	PA	21	.01	44.77	21		10	0.4762
WARNER RECIPROCAL INSURERS	IL	20	.01	44.78	25		7	0.2800
PLUMCREEK TOWNSHIP FARMERS MU F I C	PA	20	.01	44.74	20			0.0000
AMICA MUTUAL INS CO	RI	20	.01	44.80	14	6		0.0000
CENTRAL MUTUAL INS CO	OH	19	.01	44.81	12			0.0000
AMERICAN GUARANTEE & LIABILITY IN C	NY	19	.01	44.82	17			0.0000
ROYAL INDEMNITY CO	DE	18	.01	44.83	13		1	0.0769
HOME INDEMNITY CO	NH	17	.01	44.84	14		0	0.3158
CLARION COUNTY MUTUAL FIRE INS CO	PA	17	.01	44.85	17			0.0000
ARMSTRONG COUNTY MUTUAL FIRE INS CO	PA	17	.01	44.86	17		2	0.1176
NEW JERSEY MANUFACTURERS INS CO	NJ	16	.01	44.87	15	4	1	0.0667

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AMERICAN BANKERS INS CO OF FL	FL	14	.01	99.86	36		43	1.1944
CONSOLIDATED AMERICAN INS CO	SC	14	.01	99.89	18		28	1.5556
VALLEY FORGE INS CO	PA	14	.01	99.90	17		-28	-1.6471
PREFERRED RISK MUTUAL INS CO	IA	13	.01	99.91	14			0.0000
AMERICAN MUTUAL INS CO OF BOSTON	MA	13	.01	99.92	14		-5	-0.5571
AMERICAN EMPLOYERS INS CO	MA	13	.01	99.93	12		-1	-0.0833
CHURCH MUTUAL INS CO	WI	13	.01	99.94	11			0.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	13	.01	99.95	15	11	1	0.0667
UNIGARD MUTUAL INS CO	WA	12	.01	99.96	12			0.0000
ATLANTIC MUTUAL INS CO	NY	11	.01	99.97	10			0.0000
OHIO FARMERS INS CO	OH	10	.01	99.98	10			0.0000
NEFFSVILLE MUTUAL FIRE INS CO	PA	10	.01	99.99	10	1		0.0000
AMERICAN POLICYHOLDERS INS CO	MA	10	.01	100.00	7		23	3.2857
INDUSTRIAL INDEMNITY CO	CA	9	.01	100.01	3			0.0000
SHAMOKIN TOWNSHIP MUTUAL FIRE INS C	PA	9	.01	100.02	8		11	1.3750
ZURICH AMERICAN INS CO OF IL	IL	8	.00	100.02	12			0.0000
PITTSBURGH MUTUAL INS CO	PA	8	.00	100.02	10		2	0.2000
TRANSPORT INDEMNITY CO	CA	8	.00	100.02	5		1	0.2000
WESTERN FIRE INS CO	KS	8	.00	100.02	15		6	0.4000
BUCKEYE UNION INS CO	OH	8	.00	100.02	7		3	0.4286
CHURCH INS CO	NY	8	.00	100.02	9			0.0000
UTICA FIRE INS CO OF ONEIDA CTY NY	NY	7	.00	100.02	5			0.0000
GRANGERS MUTUAL INS CO	MD	7	.00	100.02	6		1	0.1667
WEST SALEM MUTUAL FIRE INS CO	PA	6	.00	100.02	6			0.0000
TOKIO MARINE & FIRE INS CO LTD US B	NY	6	.00	100.02	4			0.0000
GLOBE INDEMNITY CO	DE	6	.00	100.02	3			0.0000
NORTHBROOK NATIONAL INS CO	IL	6	.00	100.02	9			0.0000
FIDELITY & DEPOSIT CO OF MARYLAND	MD	6	.00	100.02	5			0.0000
BITUMINOUS FIRE & MARINE INS CO	IL	5	.00	100.02	5		-2	-0.4000
NEW YORK CENTRAL MUTUAL FIRE INS CO	NY	5	.00	100.02	5			0.0000
GULF INSURANCE CO	MO	5	.00	100.02	4		-17	-4.2500
CITY INS CO	NJ	5	.00	100.02	3			0.0000
AMERICAN DRUGGISTS INS CO	OH	5	.00	100.02	22		-2	-0.0909
ASHLAND MUTUAL FIRE INS CO OF PA	PA	4	.00	100.02	4			0.0000
ANTHRACITE MUTUAL FIRE INS CO	PA	4	.00	100.02	4			0.0000
MORACE MANN INS CO	FL	4	.00	100.02	4			0.0000
CANAL INS CO	SC	4	.00	100.02	2			0.0000
USAA CAS INS CO	TX	4	.00	100.02	3			0.0000
NORTHERN ASSURANCE CO OF AMERICA	VI	4	.00	100.02	2			0.0000

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FIRE & CASUALTY INS CO OF CT	CT	4	.00	100.02	11			0.0000
NATIONAL PROPERTY OWNERS INS CO	IN	3	.00	100.02	3			0.0000
MONTGOMERY MUTUAL INS CO	MD	3	.00	100.02	2			0.0000
AUTOMOBILE INS CO OF HARTFORD CT	CT	3	.00	100.02	2			0.0000
COMIS INS SOCIETY INC	WI	3	.00	100.02	2			0.0000
IMPERIAL CASUALTY & INDEMNITY CO	NE	3	.00	100.02	2			0.0000
FIRST NATIONAL INS CO OF AMERICA	WA	3	.00	100.02	3			0.0000
AMERICAN NATIONAL PROPERTY & CAS CO	MO	2	.00	100.02	1			0.0000
AMERICAN AUTOMOBILE INS CO	MO	2	.00	100.02	3			0.0000
PAXTON NATIONAL INS CO	PA	2	.00	100.02	3			0.0000
VANGUARD INS CO	TX	2	.00	100.02	2			0.0000
MIDLAND INS CO	NY	2	.00	100.02	1			0.0000
VIGILANT INS CO	NY	2	.00	100.02	1			0.0000
TRANSCONTINENTAL INS CO	NY	2	.00	100.02	2			0.0000
MASSACHUSETTS BAY INS CO	MA	2	.00	100.02	3			0.0000
MEAD REINSURANCE CORP	IL	2	.00	100.02	2			0.0000
MOTOR CLUB OF AMERICA INS CO	NJ	2	.00	100.02	2			0.0000
RECIPROCAL EXCHANGE	MO	1	.00	100.02	1			0.0000
ELECTRIC INS CO	MA	1	.00	100.02	1			0.0000
AMERICAN MANUFACTURERS MUTUAL INS C	IL	1	.00	100.02	1			0.0000
NATIONAL AMERICAN INS CO	NE	1	.00	100.02				0.0000
HARTFORD CASUALTY INS CO	NJ	1	.00	100.02	1			0.0000
NIAGARA FIRE INS CO	DE	1	.00	100.02	2			0.0000
CHEROKEE INS CO	TN	1	.00	100.02	7		-1	-0.1429
GLENS FALLS INS CO	DE	1	.00	100.02	5		-2	-0.4000
INS CO OF GREATER NY	NY	1	.00	100.02				0.0000
PILGRIM INS CO	PA	1	.00	100.02	1			0.0000
BUCKS COUNTY CONTRIBUTIONSHIP	PA	1	.00	100.02		9		0.0000
PHOENIX ASR CO OF NEW YORK	NH	1	.00	100.02				0.0000
LONDON GUARANTEE & ACCIDENT CO OF N DE			.00	100.02				0.0000
CIM INS CORP	NY		.00	100.02				0.0000
NEW JERSEY RE-INSURANCE CO	NJ		.00	100.02				0.0000
NORTHLAND INS CO	MN		.00	100.02				0.0000
MID CENTURY INS CO	CA		.00	100.02				0.0000
MOTOR VEHICLE CAS CO	IL		.00	100.02				0.0000
UNITED FIRE INS CO	NY		.00	100.02				0.0000
IDEAL MUTUAL INS CO	NY		.00	100.02				0.0000
MARINE INDEMNITY INS CO OF AMERICA	NY		.00	100.02				0.0000
HERITAGE MUTUAL INS CO	WI		.00	100.02				0.0000

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BANKERS & SHIPPERS INS CO OF NY	NY		.00	100.02				0.0000
FIDUR MORTGAGE INS CO	CA		.00	100.02				0.0000
BELGIAN GEN INS CO OF US BR	NY		.00	100.02				0.0000
AMERICAN MODERN HOME INS CO	OH		.00	100.02				0.0000
TAISHO MAR & FIRE INS CO LTD US BR	NY		.00	100.02				0.0000
PACIFIC EMPLOYERS INS CO	CA		.00	100.02			-5	0.0000
AMERICAN FIRE & CAS CO	FL		.00	100.02				0.0000
UMI REINSURANCE CO	PA		.00	100.02				0.0000
PROGRESSIVE CAS INS CO	OH		.00	100.02				0.0000
COLONIAL PENN INS CO	PA		.00	100.02				0.0000
TRANSPORT INS CO	IA		.00	100.02				0.0000
NORTH AMERICAN CO FOR PROP & CAS IN	NY		.00	100.02				0.0000
CARRIERS INS CO	IA		.00	100.02				0.0000
NEW ENGLAND REINSURANCE CORP	MA		.00	100.02				0.0000
LEHIGH VALLEY MUTUAL INS CO	PA		.00	100.02				0.0000
FORTUNE ASSURANCE CO INC	PA		.00	100.02			-84	0.0000
PAMICO MORTGAGE INS CO	PA		.00	100.02				0.0000
KANSAS CITY FIRE & MARINE INS CO	MO		.00	100.02				0.0000
TRUCK INS EXCHANGE	CA		.00	100.02				0.0000
NATIONWIDE GENERAL INS CO	OH		.00	100.02				0.0000
MEDICAL PROTECTIVE CO	IN		.00	100.02				0.0000
PRUDENTIAL GENERAL INS CO	DE		.00	100.02				0.0000
METROPOLITAN GENERAL INS CO	DE		.00	100.02				0.0000
CAVALIER INS CORP	MD		.00	100.02				0.0000
MERRIMACK MUTUAL FIRE INS CO	MA		.00	100.02	2			0.0000
INTERNATIONAL BUS & MERC REASSUR CO	IL		.00	100.02				0.0000
THE TOWERS INS CO OF AMERICA	DE		.00	100.02				0.0000
MASSACHUSETTS PLATE GLASS INS CO	MA		.00	100.02				0.0000
INDEMNITY INS CO OF NORTH AMERICA	NY		.00	100.02				0.0000
TRAVELERS CORPORATION	CT		.00	100.02				0.0000
PROTECTIVE INS CO	IN		.00	100.02				0.0000
NATIONAL INDEMNITY CO	NE		.00	100.02				0.0000
GREAT WEST CASUALTY CO	NE		.00	100.02				0.0000
ASSURANCE COMPANY OF AMERICA	NY		.00	100.02				0.0000
RANGER INS CO	DE		.00	100.02	3			0.0000
QUAKER CITY INS CO	PA		.00	100.02				0.0000
WORLDWIDE UNDERWRITERS INS CO	WI		.00	100.02				0.0000
LACKAWANNA CASUALTY CO	PA		.00	100.02				0.0000
STATE FARM MUTUAL AUTOMOBILE INS CO	IL		.00	100.02				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIRE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
INVESTORS MORTGAGE INS CO	IL		.00	100.02				0.0000
AMERICAN PROTECTION INS CO	IL		.00	100.02				0.0000
JC PENNEY CASUALTY INS CO	OH		.00	100.02				0.0000
PMI MORTGAGE INS CO	AZ		.00	100.02				0.0000
PENINSULAR FIRE INS CO	FL		.00	100.02				0.0000
FARMERS MUTUAL FARM INS CO OF IA	IA		.00	100.02				0.0000
ALLIANCE ASSURANCE CO LTD US BR	NY		.00	100.02				0.0000
AETNA CASUALTY & SURETY CO OF AM	CT		.00	100.02				0.0000
MIC PROPERTY & CASUALTY INS CORP	MI		.00	100.02				0.0000
TRANSAMERICA PREMIER INS CO	CA		.00	100.02				0.0000
AMERICAN & FOREIGN INS CO	DE		.00	100.02			2	0.0000
GREAT NORTHERN INS CO	MN		.00	100.02				0.0000
FIDELITY & CASUALTY CO OF NY	NH		.00	100.02	1		1	1.0000
MINNEAPOLIS INS CO	AZ		.00	100.02				0.0000
DAIRYLAND INS CO	WI		.00	100.02				0.0000
FARMERS RELIANCE CAS CO	NJ		.00	100.02				0.0000
NATIONAL CASUALTY CO	MI		.00	100.02				0.0000
AMERICAN ROAD INS CO	MI		.00	100.02				0.0000
LAUNDRY OWNERS MUTUAL LIAB INS ASN	PA		.00	100.02				0.0000
PENNSYLVANIA MEDICAL SUC LIAB INS C	PA		.00	100.02				0.0000
GEICO GENERAL INS CO	IA		.00	100.02				0.0000
AMERICAN AUTOMOBILE INS CO OF IL	IL		.00	100.02				0.0000
AMERICAN CONTINENTAL INS CO	MO		.00	100.02				0.0000
ATLANTIC INS CO	TX		.00	100.02				0.0000
NATIONAL INVESTORS FIRE & CAS INS C	AR		.00	100.02				0.0000
BOSTON OLD COLONY INS CO	MA		.00	100.02	4		-5	-1.2500
MGIC INDEMNITY CORP	WI		.00	100.02				0.0000
CENGUARD INS CORP	MN		.00	100.02				0.0000
REPUBLIC MORTGAGE INS CO	NC		.00	100.02				0.0000
UNIVERSAL REINSURANCE CORP	NJ		.00	100.02				0.0000
DEPENDABLE INS CO INC	FL		.00	100.02				0.0000
COMMERCIAL CREDIT MORTGAGE INS CO	MD		.00	100.02				0.0000
NORTHBROOK INDEMNITY CO	IL		.00	100.02				0.0000
SAFEGUARD INS CO	CT		.00	100.02			1	0.0000
NEW ZEALAND INS CO LTD US BR	CA		.00	100.02				0.0000
EMPIRE FIRE & MAR INS CO	NE		.00	100.02				0.0000
UNITED GUARANTY COME INS CO OF IA	IA		.00	100.02				0.0000
SEABOARD SURETY CO	NY		.00	100.02				0.0000
ARGONAUT MIDWEST INS CO	IL		.00	100.02				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIRE

COMPANY NAME	DOI	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
TRANSAMERICA INDEMNITY CO	CA		.00	100.02				0.0000
BAY STATE INS CO	MA		.00	100.02				0.0000
GREAT CENTRAL INS CO	IL		.00	100.02				0.0000
COMMERCIAL INS CO OF NEWARK NJ	NJ		.00	100.02				0.0000
WESTERN CASUALTY & SURETY CO	KS		.00	100.02				0.0000
VEREX ASSURANCE INC	WI		.00	100.02				0.0000
ALLSTATE INDEMNITY CO	IL		.00	100.02				0.0000
AEINA LIFE & CAS CO	CT		.00	100.02				0.0000
REPUBLIC MUTUAL INS CO	OH		.00	100.02				0.0000
ARGONAUT INS CO	CA		.00	100.02	4			0.0000
BANKERS STANDARD INS CO	FL		.00	100.02				0.0000
UNIGARD INS CO	WA		.00	100.02				0.0000
AMERICAN MUNICIPAL BOND ASR CORP	NY		.00	100.02				0.0000
SEA INS CO LTD US HM	NY		.00	100.02				0.0000
UNITED GRY RESIDENTIAL INS CO OF NC	NC		.00	100.02				0.0000
MOTORS INS CORP	NY		.00	100.02				0.0000
MUTUAL SERVICE CAS INS CO	MN		.00	100.02				0.0000
MIDDLESEX INS CO	MA		.00	100.02				0.0000
NEW YORK UNDERWRITERS INS CO	NY		.00	100.02				0.0000
EMMC INS CO	IN		.00	100.02				0.0000
NATIONWIDE MUTUAL INS CO	OH		.00	100.02				0.0000
SUN INS CO OF NY	NY		.00	100.02				0.0000
DAUPHIN MUTUAL INS CO	PA		.00	100.02			-8	0.0000
ERIE INS CO	PA		.00	100.02				0.0000
PENNSYLVANIA CAS CO	PA		.00	100.02				0.0000
GRAPHIC ARTS MUTUAL INS CO	NY		.00	100.02				0.0000
NORTH STAR REINSURANCE CORP	DE		.00	100.02				0.0000
FRONTIER INS CO	NY		.00	100.02				0.0000
AMIC CREDIT INS CO	NC		.00	100.02				0.0000
AMERICAN OVERSEAS REINSURANCE CO	PA		.00	100.02				0.0000
AMERICAN CONSUMER INS CO	NY		.00	100.02				0.0000
NATIONAL BONDING & ACCIDENT INS CO	NY		.00	100.02				0.0000
LUZERNE MUTUAL FIRE INS CO	PA		.00	100.02				0.0000
GIBRALIAR MUTUAL INS CO	PA		.00	100.02				0.0000
LINCOLN GENERAL INS CO	PA		.00	100.02				0.0000
JEFFERSON INS CO OF NY	NY		.00	100.02			-7	0.0000
AMERICAN RE-INSURANCE CO	DE		.00	100.02				0.0000
IOWA NATIONAL MUTUAL INS CO	IA		.00	100.02				0.0000
GUARDIAN UNDERWRITERS INS CO INC	PA		.00	100.02				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIRE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GREATER NEW YORK MUTUAL INS CO	NY		.00	100.02	1		-1	-1.0000
INDIANA LUMBERMEN'S MUTUAL INS CO	IN		.00	100.02				0.0000
NATIONAL INS UNDERWRITERS	MO		.00	100.02				0.0000
METROPOLITAN PROPERTY & LIAB INS CO	DE		.00	100.02				0.0000
INTERNATIONAL FIDELITY INS CO	NJ		.00	100.02				0.0000
PHOENIX INSURANCE CO	LI		.00	100.02				0.0000
CINCINNATI INS CO	OH		.00	100.02				0.0000
EMCASCO INS CO	IA		.00	100.02				0.0000
CALVERT INS CO	PA		.00	100.02				0.0000
LIBERTY MORTGAGE INS CORP	WI		.00	100.02				0.0000
GENERAL ELECTRIC MORTGAGE INS CORP	OH		.00	100.02				0.0000
HOME GUARANTY INS CORP	VA		.00	100.02				0.0000
CHARTER AMERICAN INS CO	AK		.00	100.02				0.0000
SUMITOMO MAR & FIRE INS CO LTD US B	NY		.00	100.02				0.0000
BANKERS MULTIPLE LINE INS CO	IA		.00	100.02				0.0000
TEACHERS INS CO	DE		.00	100.02				0.0000
PENNSYLVANIA PROFESSIONAL LIAB JOA	PA		.00	100.02				0.0000
UNDERWRITERS INS CO	IL		.00	100.02				0.0000
SCRANTON INS CO	PA		.00	100.02				0.0000
MUTUAL PROTECTIVE INS CO	NE		.00	100.02				0.0000
UNITED GTY RESIDENTIAL INS CO OF IA	IA		.00	100.02				0.0000
NATIONAL GENERAL INS CO	MO		.00	100.02				0.0000
COLONIAL SURETY CO	PA		.00	100.02				0.0000
ENTERPRISE INSURANCE CO	CA		.00	100.02				0.0000
MILLERS NATIONAL INS CO	IL		.00	100.02				0.0000
EASTERN INDEMNITY CO OF MARYLAND	MD		.00	100.02				0.0000
AMERICAN INTEGRITY INS CO	PA		.00	100.02				0.0000
AMERICAN INTERINSURANCE EXCHANGE	IN		.00	100.02				0.0000
COMMONWEALTH MORTGAGE ASSURANCE CO	PA		.00	100.02				0.0000
AIU INS CO	NY		.00	100.02				0.0000
AMERICAN LIVE STOCK INS CO	IL		.00	100.02				0.0000
ALBANY INS CO	NY		.00	100.02				0.0000
ALLEGHENY MUTUAL CAS CO	PA		.00	100.02				0.0000
ALL AMERICA INS CO	OH		.00	100.02				0.0000
CLOISTER MUTUAL CASUALTY INS CO	PA		.00	100.02				0.0000
MILLERS MUTUAL INS ASN OF IL	IL		.00	100.02				0.0000
COMMERCIAL MORTGAGE INS INC	WI		.00	100.02				0.0000
AUTOMOBILE CLUB INS CO	OH		.00	100.02				0.0000
AMERICAN SHIPBUILDERS & SHIPOWN M I	PA		.00	100.02				0.0000

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AGRICULTURAL INS CO	SD		.00	100.02	11		-1	-0.0909
VENEX INDEMNITY CORP	RI		.00	100.02				0.0000
COMMERCIAL LLOYD INS CORP	RI		.00	100.02				0.0000
EXCALIBUR INS CO	RN		.00	100.02				0.0000
AMERICAN SENTINEL INS CO	PA		.00	100.02				0.0000
AMERICAN BUS & MERC INS MUTL INC	DE		.00	100.02				0.0000
REPUBLIC WESTERN INS CO	AZ		.00	100.02				0.0000
ATLAS ASSURANCE CO OF AMERICA	NY		.00	100.02				0.0000
OCCIDENTAL FIRE & CAS CO OF NC	NC		.00	100.02				0.0000
EMPLOYERS CASUALTY CO	TX		.00	100.02				0.0000
SAI INDUSTRIAL ASM CO US BK	NY		.00	100.02				0.0000
MIDWEST MUTUAL INS CO	IA		.00	100.02				0.0000
BOS INSURANCE CO	OH		.00	100.02				0.0000
ARKWRIGHT BOSTON INS CO	MA		.00	100.02				0.0000
AMERICAN MUTUAL LIABILITY INS CO	MA		.00	100.02				0.0000
AMERICAN INDEPENDENT INS CO	PA		.00	100.02				0.0000
AEGIS SECURITY INS CO	PA		.00	100.02				0.0000
MAUSAU UNDERWRITERS INS CO	RI		.00	100.02				0.0000
STATE WORKMENS INS FUND	PA		.00	100.02				0.0000
RLI INS CO	IL		.00	100.02				0.0000
SELECT RISK MUTUAL FIRE INS CO	PA		.00	100.02				0.0000
COMPASS INS CO	NY		.00	100.02				0.0000
TRAVELERS INS CO (ACCIDENT DEPT)	CT		.00	100.02				0.0000
UNITED EQUITABLE CAS CO	PA		.00	100.02				0.0000
SELECT WAY INS CO	NJ		.00	100.02				0.0000
EXCEL INS CO	IN		.00	100.02				0.0000
CHRYSLER INS CO	MI		.00	100.02				0.0000
CRITERION INS CO	DC		.00	100.02				0.0000
CAPITOL INS CO	PA		.00	100.02				0.0000
COLONIA INS CO	NY		.00	100.02	1		-1	-1.0000
AVEMCO INS CO	MD		.00	100.02				0.0000
LEGION CASUALTY CO	OK		.00	100.02				0.0000
WESTERN EMPLOYERS INS CO	CA		.00	100.02				0.0000
FEDERATED MUTUAL INS CO	MN		.00	100.02				0.0000
SOUTHERN HOME INS CO	SC		.00	100.02				0.0000
GREAT GLOBAL ASM CO	AZ		.00	100.02				0.0000
FREMONT INDEMNITY CO	CA		.00	100.02				0.0000
UNION INDEMNITY INS CO OF NY	NY		.00	100.02				0.0000
NATIONAL FARMERS UNION PROP & CAS C UT			.00	100.02				0.0000

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GEN ELEC GUARANTY INS CORP	NC		.00	100.02				0.0000
AMERICAN CREDIT INDEMNITY CO OF NY	NY		.00	100.02				0.0000
FIRST GENERAL INS CO	GA		.00	100.02				0.0000
MIC GENERAL INS CORP	IN		.00	100.02				0.0000
PENNSYLVANIA HOSPITAL INS CO	PA		.00	100.02				0.0000
UTILITIES MUTUAL INS CO	NY		.00	100.02				0.0000
WESTERN SURETY CO	SD		.00	100.02				0.0000
DAILY UNDERWRITERS OF AMERICA	PA		.00	100.02				0.0000
EMPLOYERS REINSURANCE CORP	MO		.00	100.02				0.0000
PHILADELPHIA CONTRIBUTIONSHIP INS C	PA		.00	100.02				0.0000
PEERLESS INS CO	NH		.00	100.02				0.0000
PMI INS CO	CA		.00	100.02				0.0000
GENERAL REINSURANCE CORP	DE		.00	100.02				0.0000
FOREMOST GUARANTY CORP	MI		.00	100.02				0.0000
FIDELITY & GUARANTY INS CO	IA		.00	100.02				0.0000
ITT LYNDON PROPERTY INS CO	MO		.00	100.02				0.0000
PHYSICIANS PROFESSIONAL IN EXCHANGE	PA		.00	100.02				0.0000
TEMPLE MUTUAL INS CO	PA		.00	100.02				0.0000
TRANSPORTATION MUTUAL INS CO	PA		.00	100.02				0.0000
ASSOCIATED INDEMNITY CORP	CA		.00	100.02				0.0000
YASUDA FIRE & MARINE INS CO OF AM	NY		.00	100.02				0.0000
PHILADELPHIA MUTUAL INS CO	PA		.00	100.02				0.0000
PROTECTIVE NATIONAL INS CO OF OMAHA	NE		.00	100.02				0.0000
PROVIDENT GENERAL INS CO	IN		.00	100.02				0.0000
METROPOLITAN CASUALTY CO	DE		.00	100.02				0.0000
CASUALTY RECIP EXCHANGE	MO		.00	100.02				0.0000
REINSURANCE CORP OF NY	NY		.00	100.02				0.0000
STOCK INS CO OF THE GREEN TREE	PA		.00	100.02				0.0000
ROYAL EXCHANGE ASS OF AM INC	NY		.00	100.02				0.0000
AMERICAN FIDELITY FIRE INS CO	NY		.00	100.02				0.0000
OMAHA INDEMNITY CO	WI		.00	100.02				0.0000
T H E INSURANCE CO	MA		.00	100.02				0.0000
ULICO CAS CO	DE		.00	100.02				0.0000
VIRGINIA SURETY CO INC	IL		.00	100.02				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.02				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.02				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.02				0.0000
PROFESSIONAL MUTUAL INS CO	MO		.00	100.02				0.0000
JEWELERS MUTUAL INS CO	WI		.00	100.02				0.0000

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FIRE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT		EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
HARTFORD SM BUIL INSPECTION & INS	CT		.00	100.02					0.0000
BALBOA INS CO	CA		.00	100.02				1	0.0000
MANUFACTURERS ALLIANCE INS CO	PA		.00	100.02					0.0000
THE TOWNE INS CO OF AMERICA	DE		.00	100.02					0.0000
PRUDENTIAL REINSURANCE CO	DE		.00	100.02					0.0000
LONDON ASSURANCE CO BR	NY		.00	100.02					0.0000
CAROLINA CASUALTY INS CO	FL		.00	100.02					0.0000
NICHOLD F & W INS CO LTD	NY		.00	100.02					0.0000
SOUTHERN INS CO	TX		.00	100.02					0.0000
LEGION INSURANCE CO	PA		.00	100.02					0.0000
GEN ELEC MORTGAGE INS CORP OF NC	NC		.00	100.02					0.0000
FOREMOST INS CO	MI		.00	100.02					0.0000
TRAVELERS INDEMNITY CO OF RI	RI		.00	100.02					0.0000
TRANSIT CASUALTY CO	MO		.00	100.02					0.0000
EXCHANGE MUTUAL INS CO	NY		.00	100.02					0.0000
MICHIGAN MUTUAL INS CO	MI		.00	100.02					0.0000
UNITED EQUIFARLY INS CO	IL		.00	100.02					0.0000
ELECTRIC MUTUAL LIABILITY INS CO	MA		.00	100.02					0.0000
CENTAUR INS CO	IL	-1	.00	100.02				-48	0.0000
HIGHLANDS INS CO	TX	-1	.00	100.02	1			-1	-1.0000
SAUCON MUTUAL INS CO	PA	-2	.00	100.02				2	0.0000
UNITED STATES LIABILITY INS CO	PA	-2	.00	100.02	43			-5	-0.1163
TRANSPORTATION INS CO	IL	-2	.00	100.02	4			-1	-0.2500
GRANITE STATE INS CO	NH	-4	.00	100.02	-2			-21	10.5000
GUARANTEE INS CO	DE	-5	.00	100.02	-4			-3	0.7500
BIRMINGHAM FIRE INS CO OF PA	PA	-9	-.01	100.01	25			10	0.4000
INTERNATIONAL INS CO	IL	-9	-.01	100.00	16			378	23.6250
ATLANTA INTERNATIONAL INS CO	NY	-16	-.01	99.99	2			104	52.0000
MUTUAL ASSURANCE CO	PA	-28	-.02	99.97			215	4	0.0000
PENNSYLVANIA GENERAL INS CO	PA	-64	-.04	99.93	-31			-2	0.0645
INTEGRITY INS CO	NJ	-113	-.07	99.86	-1			-95	95.0000
*TOTALS FOR	PA	166,794	99.86	99.86	170,090		2,826	188,853	1.1103

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNITED STATES FIDELITY & GUARANTY CO	MD	2,157	4.85	4.85	2,114		1,034	0.4891
AETNA CASUALTY & SURETY CO	CT	1,905	4.28	9.13	2,194		1,222	0.5557
INS PLACEMENT FACILITY OF PA	PA	1,632	3.67	12.80	1,648		957	0.5807
AETNA INS CO	CT	1,574	3.54	16.34	1,571		-401	-0.2925
OLD GUARD MUTUAL INS CO	PA	1,490	3.35	19.69	1,490		670	0.4497
TRAVELERS INDEMNITY CO	CT	1,363	3.06	22.75	1,451		756	0.5210
SAINT PAUL FIRE & MARINE INS CO	MN	1,181	2.65	25.40	1,053		557	0.5290
NATIONWIDE MUTUAL FIRE INS CO	OH	1,027	2.31	27.71	991		468	0.4723
NATIONAL UNION FIRE INS CO OF PITTS	PA	932	2.09	29.80	814		46	0.0565
GENERAL ACCIDENT INS CO OF AMERICA	PA	909	2.04	31.84	874		822	0.9405
COMMERCIAL UNION INS CO	MA	862	1.94	33.78	834		348	0.4173
ROYAL INS CO OF AMERICA	IL	829	1.86	35.64	822		406	0.4939
UNITED STATES FIRE INS CO	NY	824	1.85	37.49	796		347	0.4359
HOME INS CO	NH	810	1.82	39.31	832		405	0.4868
INS CO OF NORTH AMERICA	PA	795	1.79	41.10	789		562	0.7123
CONTINENTAL CASUALTY CO	IL	765	1.72	42.82	764		571	0.7474
FIREMAINS FUND INS CO	CA	759	1.71	44.53	766		51	0.0666
ALLSTATE INS CO	IL	749	1.68	46.21	627		220	0.3504
PHILADELPHIA MANUFACTURERS MU I C	PA	645	1.45	47.66	1,789		523	0.2923
FEDERAL INS CO	NJ	630	1.42	49.08	614		242	0.3941
NATIONAL SURETY CORP	IL	615	1.38	50.46	614		302	0.4919
GREAT SOUTHWEST FIRE INS CO	AZ	610	1.37	51.83	792		285	0.3598
AMERICAN LIVE STOCK INS CO	IL	606	1.36	53.19	682		469	0.6877
HARTFORD ACCIDENT & INDEMNITY CO	CT	600	1.35	54.54	524		689	2.1265
ERIE INS EXCHANGE	PA	592	1.33	55.87	557	66	225	0.4039
HARLEYSVILLE MUTUAL INS CO	PA	591	1.33	57.20	564		304	0.5390
SAINT PAUL MERCURY INS CO	MN	581	1.31	58.51	538		130	0.2416
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	512	1.15	59.66	490		265	0.5408
OHIO CASUALTY INS CO	OH	482	1.08	60.74	474		246	0.5190
RELIANCE INS CO	PA	462	1.04	61.78	472		-393	-0.8326
CONTINENTAL INS CO	NH	445	1.00	62.78	419		214	0.5107
DONEGAL MUTUAL INS CO	PA	435	.98	63.76	404		219	0.5421
FIREMENS INS CO OF NEWARK NJ	NJ	401	.90	64.66	421		124	0.2945
HARTFORD FIRE INS CO	CT	383	.86	65.52	667		-238	-0.3568
MARYLAND CASUALTY CO	MD	376	.85	66.37	360		142	0.3944
LITITZ MUTUAL INS CO	PA	359	.81	67.18	360		153	0.4250
YORKTOWNE MUTUAL INS CO	PA	350	.79	67.97	345		50	0.1449
FIRE INS CO OF QUAKERTOWN CITY	PA	349	.78	68.75	346		13	0.0376
GREAT AMERICAN INS CO	OH	343	.77	69.52	377		238	0.6313

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ALLIED

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PENNSYLVANIA MIL MUTUAL CAS INS CO	PA	325	.73	70.25	311		170	0.5466
AMERICAN INS CO	WJ	324	.73	70.96	336		95	0.2827
TUSCARORA VALLEY MUTUAL INS CO	PA	314	.71	71.67	316		79	0.2500
CHARTER OAS FIRE INS CO	CT	293	.66	72.33	323		131	0.4056
NORTHERN INS CO OF NY	NY	265	.60	72.93	273		170	0.6227
NATIONAL FIRE INS CO OF HARTFORD	CT	256	.58	73.53	237		55	0.2321
TRAVELERS INDEMNITY CO OF AMERICA	GA	246	.55	74.08	138		37	0.2681
NORTHWESTERN MIL INS CO	WI	232	.52	74.60	206		267	1.2961
STATE FARM FIRE AND CAS CO	IL	232	.52	75.12	242		-27	-0.1116
MUTUAL FIRE MARINE & INLAND INS CO	PA	228	.51	75.63	220		23	0.1045
FARMERS MUTUAL INS CO	PA	217	.49	76.12	219		59	0.2694
MILLERS MUTUAL INS CO	PA	210	.47	76.59	286	10	89	0.3112
MERCHANTS & BUSINESS MENS F I C	PA	207	.47	77.06	220	90	41	0.1864
AFFILIATED FM INS CO	RI	201	.45	77.51	176		95	0.5398
EVERETT CASH MUTUAL INS CO	PA	189	.42	77.93	191		82	0.4293
TRANSAMERICA INS CO	CA	189	.42	78.35	204		56	0.2745
AMERICAN STATES INS CO	IN	181	.41	78.76	181		92	0.5083
MILLVILLE MUTUAL INS CO	PA	178	.40	79.16	181		110	0.6077
MISSION NATIONAL INS CO	CA	178	.40	79.56	131		182	1.3693
VALLEY MUTUAL INS CO	PA	173	.39	79.95	186		82	0.4409
PILGRIM MUTUAL INS CO	PA	171	.38	80.33	169		37	0.2189
FARMERS FIRE INS CO	PA	166	.37	80.70	173		64	0.3699
CELINA MUTUAL INS CO	OH	157	.35	81.05	136		41	0.3015
HARTFORD MUTUAL INS CO	MD	156	.35	81.40	159		37	0.2327
REPUBLIC INS CO	DE	152	.34	81.74	145		35	0.2414
ALLIANZ INS CO	CA	144	.32	82.06	135		-947	-7.0148
PENN MUTUAL FIRE INS CO	PA	142	.32	82.38	140		14	0.1000
HANOVER INS CO	NH	141	.32	82.70	146			0.0000
FLORISSIS MUTUAL INS CO	IL	137	.31	83.01	144		-9	-0.0625
STANDARD FIRE INS CO	CT	132	.30	83.31	145		46	0.3172
LIBERTY MUTUAL FIRE INS CO	MA	132	.30	83.61	131		28	0.2137
STATE AUTO INS ASSN	IN	131	.29	83.90	120		106	0.8833
HIGHLAND MUTUAL INS CO	PA	130	.29	84.19	134		52	0.3881
UNIVERSAL UNDERWRITERS INS CO	MO	128	.29	84.46	128	17	70	0.5469
OLD GUARD MUTUAL FIRE INS CO	PA	123	.28	84.76	89		18	0.2022
STATE AUTOMOBILE MUTUAL INS CO	OH	123	.28	85.04	118		95	0.8051
FARMERS MUTUAL F I C OF SCHUYLKILL	PA	122	.27	85.31	124		65	0.5242
NATIONAL MUTUAL INS CO	OH	120	.27	85.58	108		30	0.2778
PATRONS MUTUAL FIRE INS CO	PA	119	.27	85.85	119		62	0.5210

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SELECTED RISKS INS CO	NJ	119	.27	86.12	123		49	0.3984
UNITED SERVICES AUTOMOBILE ASN	TX	115	.26	86.38	104	2	45	0.4327
ZURICH INS CO OF NY	NY	114	.26	86.64	115		62	0.5391
CHESTER COUNTY MUTUAL INS CO	PA	113	.25	86.89	112		52	0.2857
HOME MUTUAL INS CO OF PA	PA	113	.25	87.14	112		27	0.2411
GOSCHENHOPPEN MUTUAL INS CO	PA	111	.25	87.39	112		41	0.3661
JUNIATA MUTUAL INS CO	PA	110	.25	87.64	107		19	0.1776
NEW HAMPSHIRE INS CO	NH	108	.24	87.88	112		43	0.3639
BELLEFONTAINE UNDERWRITERS INS CO	DE	108	.24	88.12	108		58	0.5370
LEBANON MUTUAL INS CO	PA	106	.24	88.36	109		18	0.1651
FRIENDS LOVE MUTUAL INS CO	PA	105	.24	88.60	82		34	0.4146
HEAMSTOWN MUTUAL INS CO	PA	103	.23	88.83	103		28	0.2718
FARMERS MUTUAL FIRE INS CO	PA	103	.23	89.06	102		30	0.2941
MONARCH INS CO OF OH	OH	99	.22	89.28	100		92	0.9200
CONNECTICUT INDEMNITY CO	CT	99	.22	89.50	100		270	2.7000
SETRY INS A MUTUAL CO	WI	97	.22	89.72	102		45	0.4412
LUMBERMEN'S UNDERWRITING ALLIANCE	MO	96	.22	89.94	98	58	16	0.1635
WASHINGTON MUTUAL INS CO	PA	90	.20	90.14	91		65	0.7143
PACIFIC INDEMNITY CO	CA	87	.20	90.34	86		18	0.2093
PIONEER MUTUAL INS CO	PA	87	.20	90.54	87		4	0.0460
MENNONITE MUTUAL INS ASN	PA	85	.19	90.73	85		37	0.4353
PATRONS MUTUAL FIRE ASN	PA	81	.18	90.91	81		31	0.3827
SECURITY INS CO OF HARTFORD	CT	79	.18	91.09	82		32	0.3902
AMERICAN NATIONAL FIRE INS CO	NY	78	.18	91.27	80		23	0.2875
WINDSOR MOUNT JOY MUTUAL INS CO	PA	77	.17	91.44	82		30	0.3659
NAZARETH MUTUAL INS CO	PA	77	.17	91.61	79		29	0.3671
NORTH RIVER INS CO	NJ	74	.17	91.78	37		9	0.2432
COMMERCE & INDUSTRY INS CO	NY	73	.16	91.94	76		75	0.9868
PRUDENTIAL PROPERTY & CAS INS CO	NJ	72	.16	92.10	63		31	0.4921
NORTHERN MUTUAL I C OF LANCASTER CT	PA	72	.16	92.26	70		16	0.2286
TRANSIT CASUALTY CO	MO	72	.16	92.42	55			0.0000
MID CONTINENT INS CO	PA	69	.16	92.58	71		14	0.1972
FEDERAL KEMPER INS CO	IL	68	.15	92.73	63		67	1.0635
BOYERTOWN MUTUAL INS CO	PA	68	.15	92.88	68		10	0.1471
PENN CENTRAL MUTUAL INS CO	PA	68	.15	93.03	68		29	0.4265
INA UNDERWRITERS INS CO	CA	67	.15	93.18	38		20	0.5263
STATESMAN INS CO	IN	67	.15	93.33	80		22	0.2750
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	66	.15	93.48	66	7	18	0.2727
LAKELAND MUTUAL INS CO	PA	65	.15	93.63	65		31	0.4769

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TRI COUNTY NEWSPAPER MUTUAL INS CO	PA	65	.15	93.70	65		6	0.0923
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA	64	.14	93.72	63		10	0.1387
LYKERS VALLEY MUTUAL INS CO	PA	64	.14	94.06	64		49	0.7656
PENN AMERICA INS CO	PA	63	.14	94.20	71		72	1.0141
MUTUAL INS CO OF LEHIGH CITY	PA	63	.14	94.34	62		17	0.2742
NATIONAL AMERICAN INS CO OF NY	NY	63	.14	94.48	59		16	0.2712
UNITED NATIONAL INS CO	PA	63	.14	94.62	61		15	0.2459
EXCELSIOR INS CO	NY	61	.14	94.76	62		34	0.5484
WHITE HALL MUTUAL INS CO	PA	61	.14	94.90	59		26	0.4407
AMERICAN HOME ASS CO	NY	61	.14	95.04	54		-50	-0.5556
FARMERS RELIANCE INS CO OF NJ	NJ	61	.14	95.18	67		97	1.4478
MUTUAL BENEFIT INS CO	PA	60	.13	95.31	58		23	0.3766
TIUGA MUTUAL INS CO	PA	53	.12	95.43	45		7	0.1556
SUN INS OFFICE LTD US BR	NY	52	.12	95.55	53		26	0.4906
PROVIDENCE WASHINGTON INS CO	RI	52	.12	95.67	57		44	0.7719
PYMATUNG MUTUAL FIRE INS CO	PA	50	.11	95.78	50		20	0.4000
AEST AMERICAN INS CO	CA	49	.11	95.89	43		17	0.3953
SOUTHEASTERN MUTUAL FIRE ASS	PA	49	.11	96.00	48		17	0.3542
CENTURY INDEMNITY CO	CT	49	.11	96.11	35		89	2.5429
HANNAHSTOWN MUTUAL INS CO	PA	48	.11	96.22	48		19	0.3958
LUMBERMENS MUTUAL INS CO	OH	48	.11	96.33	61		32	0.5246
BITUMINOUS CASUALTY CORP	IL	45	.10	96.43	50		162	3.2400
CENTRAL NATIONAL INS CO OF OMAHA	NE	45	.10	96.53	42		1	0.0238
MOTORISTS MUTUAL INS CO	OH	44	.10	96.63	41		24	0.5854
BRIAR CREEK MUTUAL INS CO	PA	44	.10	96.73	45		6	0.1333
SOUTH CAROLINA INS CO	SC	43	.10	96.83	41		7	0.1707
CONEMAUGH VALLEY MUTUAL INS CO	PA	42	.09	96.92	43		12	0.2791
NATIONAL GRANGE MUTUAL INS CO	NH	41	.09	97.01	39		15	0.3846
CENTRE COUNTY MUTUAL FIRE INS CO	PA	41	.09	97.10	44		9	0.2045
UNION MUTUAL I C OF WESTMORELAND CT	PA	41	.09	97.19	39		15	0.3846
TRANSPORT INDEMNITY CO	CA	41	.09	97.28	33		3	0.0909
STATE FARM GENERAL INS CO	IL	39	.09	97.37	41		8	0.1951
ALLIED MUTUAL INS CO	PA	38	.09	97.46	38		3	0.0789
MANOR MUTUAL INS CO	PA	38	.09	97.55	41			0.0000
WESTFIELD INS CO	OH	36	.08	97.63	28		5	0.1786
HARBORCREEK ERIE MUTUAL INS CO	PA	35	.08	97.71	33		3	0.0909
GRANGE MUTUAL FIRE INS CO	PA	35	.08	97.79	35		-3	-0.0857
INDEMNITY INS CO OF NORTH AMERICA	NY	35	.08	97.87	35			0.0000
PLANET INS CO	WI	34	.08	97.95	18			0.0000

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NEW CASTLE MUTUAL INS CO	DE	34	.08	98.95	29		15	0.5172
PENNSYLVANIA MANUFACTURERS ASN INS	PA	33	.07	98.10	31		19	0.6129
CENTENNIAL INS CO	NY	33	.07	98.17	37		18	0.4805
CANNERS EXCHANGE SUBSCRIBERS	IL	31	.07	98.24	34	1	7	0.2059
UTICA MUTUAL INS CO	NY	31	.07	98.31	29		4	0.1379
MONTGOMERY MUTUAL INS CO	PA	31	.07	98.38	30		17	0.5667
EMPLOYERS MUTUAL CAS CO	IA	30	.07	98.45	28		2	0.0714
KENTUCKY CENTRAL INS CO	KY	30	.07	98.52	31		8	0.2581
SHELBY MUTUAL INS CO OF SHELBY OH	OH	29	.07	98.59	26		10	0.3646
GERMANTOWN INSURANCE CO	PA	28	.06	98.65	26		2	0.0769
NORFOLK & JEDMAN MUTUAL FIRE INS CO	MA	27	.06	98.71	24		13	0.5417
GOVERNMENT EMPLOYEES INS CO	DC	25	.06	98.77	25		20	0.8000
PROTECTION M F INS CO OF LITTLETON	PA	25	.06	98.83	24		5	0.2085
GREENE COUNTY FARMERS MUTUAL INS CO	PA	25	.06	98.89	26		21	0.8077
PHILANTHROPIC MUTUAL FIRE INS CO	PA	25	.06	98.95	25		9	0.3600
PARADISE MUTUAL INS CO	PA	23	.05	99.00	23		-17	-0.7391
FRANCISIA MENNONITE AID PLAN FOR M	PA	23	.05	99.05	23		7	0.3043
NORTHBRIDGE PROPERTY & CAS INS CO	IL	23	.05	99.10	20		16	0.8000
AMERICAN CENTENNIAL INS CO	DE	22	.05	99.15	23		21	0.9130
QUINCY MUTUAL FIRE INS CO	MA	22	.05	99.20	21		4	0.1905
MICHIGAN MILLERS MUTUAL INS CO	MI	21	.05	99.25	22		4	0.1818
LUMBERMENS MUTUAL CAS CO	IL	21	.05	99.30	24		14	0.5833
FIDELITY & DEPOSIT CO OF MARYLAND	MD	21	.05	99.35	19		2	0.1053
PIVE CREEK MUTUAL FIRE INS CO	PA	20	.04	99.39	20		13	0.6500
WEST BRANCH MUTUAL INS CO	PA	20	.04	99.43	4		3	0.7500
EARL MUTUAL INS CO	PA	20	.04	99.47	20		5	0.2500
MUTUAL FIRE INS CO OF S BEND TOWNSH	PA	20	.04	99.51	19		13	0.6842
KEYSTONE INS CO	PA	19	.04	99.55	18		5	0.2778
FARMERS MUTUAL INS CO OF DE	DE	19	.04	99.59	19		4	0.2105
FARMERS MUTUAL F I C OF MCCANDLESS	PA	19	.04	99.63	18		4	0.2222
SAFECO INS CO OF AMERICA	WA	19	.04	99.67	18		-73	-4.0556
WASHINGTON MUT F I C OF LAWRENCE CI	PA	19	.04	99.71	19		4	0.2105
AFINA FIRE UNDERWRITERS INS CO	CI	18	.04	99.75	12		2	0.1667
INS CO OF THE STATE OF PA	PA	18	.04	99.79	-16		142	-8.8750
FREEHOLD MUTUAL INS CO	PA	17	.04	99.83	16		6	0.3750
FARMERS & AFCH HOME MU FIRE INS CO	PA	17	.04	99.87	17		3	0.1765
NORTHWESTERN MIL CAS CO	WI	16	.04	99.91	12		5	0.4167
CANNONSBURG MUTUAL FIRE INS CO	PA	16	.04	99.95	16		11	0.6875
PENN CHARTER MUTUAL INS CO	PA	16	.04	99.99	15		8	0.5333

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MISSION INS CO	CA	15	.03	100.02	119		-25	-0.2101
AMERICAN TOURISTS INS CO	IL	14	.03	100.05	17		5	0.2941
FIDELITY & GUARANTY INS WORKS INC	OH	14	.03	100.08	15		29	1.9333
JOHN DEERE INS CO	IL	13	.03	100.11	13		5	0.3646
AMERICAN SECURITY INS CO	DE	13	.03	100.14	15		24	1.6000
AMERICAN ECONOMY INS CO	IN	12	.03	100.17	13		7	0.5385
HOMESTEAD INS CO	PA	12	.03	100.20	12		8	0.6667
SEAWAY MUTUAL INS CO	PA	12	.03	100.23	11		5	0.4545
EMPLOYERS INS OF MASSACHUSETTS A MUTUAL CO	WI	11	.02	100.25	14		2	0.1429
PANTUCKET MUTUAL INS CO	RI	10	.02	100.27	8		10	1.2500
AMERICAN MARSHWARE MUTUAL INS CO	MN	10	.02	100.29	10		2	0.2000
CAMBRIDGE MUTUAL FIRE INS CO	MA	9	.02	100.31	9		1	0.1111
VANGUARD INS CO	TX	9	.02	100.33	9		-3	-0.3333
PHILADELPHIA CONTRIBUTIONSHIP INS CO	PA	9	.02	100.35	8		1	0.1250
PINE GROVE MUTUAL INS CO	PA	8	.02	100.37	8		3	0.3750
NORTHWESTERN LIFE & ACCIDENT CO OF SCHUYLER CITY PA	PA	8	.02	100.39	8		8	1.0000
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	8	.02	100.41	8		1	0.1250
CARDEN FIRE INS ASSN	NJ	8	.02	100.43	6		1	0.1667
EAGLE STAR INS CO OF AMERICA	NY	8	.02	100.45	8		-5	-0.6250
AGWAY INS CO	NY	7	.02	100.47	8			0.0000
BAKERSTOWN MUTUAL FIRE INS CO	PA	7	.02	100.49	7		3	0.4286
MARCO NATIONAL INS CO	NY	7	.02	100.51	4			0.0000
AMERICAN GUARANTY & LIABILITY INC	NY	7	.02	100.53	6		-1	-0.1667
ELECTRIC MUTUAL LIABILITY INS CO	MA	7	.02	100.55	7			0.0000
MERCHANTS MUTUAL INS CO	NY	7	.02	100.57	6		1	0.1667
OIL & GAS INS CO	OH	7	.02	100.59	9		-2	-0.2222
BROTHERHOOD MUTUAL INS CO	IN	7	.02	100.61	7		1	0.1429
PENN ALLEN MUTUAL INS CO	PA	6	.01	100.62	7	1	1	0.1429
NORTHBROOK NATIONAL INS CO	IL	6	.01	100.63	5			0.0000
TOKIO MARINE & FIRE INS CO LTD US B	NY	6	.01	100.64	8			0.0000
MERCHANTS INS CO OF NH INC	NH	6	.01	100.65	6		1	0.1667
PUBLIC SERVICE MUTUAL INS CO	NY	6	.01	100.66	7		-3	-0.4286
EMPLOYERS FIRE INS CO	MA	6	.01	100.67	8		1	0.1250
CENTER VALLEY MUTUAL FIRE INS CO	PA	5	.01	100.68	5		3	0.6000
GOODVILLE MUTUAL CAS CO	PA	5	.01	100.69	4			0.0000
NEWARK INS CO	NJ	5	.01	100.70	5		-6	-1.2000
HOME INDEMNITY CO	NH	5	.01	100.71	5		4	0.8000
WESTCHESTER FIRE INS CO	NY	5	.01	100.72	7		17	2.4286
LUMBER MUTUAL INS CO	MA	5	.01	100.73	4			0.0000

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WARNER RECIPROCAL INSURERS	IL	5	.01	100.74	6		6	1.0000
APOLLO MUTUAL FIRE INS CO	PA	4	.01	100.75	4			0.0000
GENERAL INS CO OF AMERICA	WA	4	.01	100.76	2		-1	-0.5000
CAMBRIA COUNTY MUTUAL FIRE INS CO	PA	4	.01	100.77	4		4	1.0000
CONSOLIDATED AMERICAN INS CO	SC	4	.01	100.78	6		1	0.1667
PREFERRED RISK MUTUAL INS CO	IA	4	.01	100.79	4		3	0.7500
VALLEY FORGE INS CO	PA	4	.01	100.80	5		4	0.8000
AMERICAN CASUALTY CO OF READING	PA	4	.01	100.81	4		1	0.2500
ARMSTRONG COUNTY MUTUAL FIRE INS CO	PA	4	.01	100.82	4		1	0.2500
CHURCH INS CO	NY	4	.01	100.83	4			0.0000
AMICA MUTUAL INS CO	RI	4	.01	100.84	4	1	8	2.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	3	.01	100.85	3	1		0.0000
BUCKEYE UNION INS CO	OH	3	.01	100.86	2		1	0.5000
NEW JERSEY MANUFACTURERS INS CO	NJ	3	.01	100.87	3	1		0.0000
UNITED PACIFIC INS CO	WA	3	.01	100.88	6		-86	-14.3333
ROYAL INDEMNITY CO	DE	3	.01	100.89	2		1	0.5000
ATLANTIC MUTUAL INS CO	NY	3	.01	100.90	3		1	0.3333
UNIGARD MUTUAL INS CO	WA	3	.01	100.91	3			0.0000
AMERICAN MUTUAL INS CO OF BOSTON	MA	3	.01	100.92	3			0.0000
CANAL INS CO	SC	3	.01	100.93	1			0.0000
WESTERN FIRE INS CO	KS	3	.01	100.94	3		4	1.3333
OHIO FARMERS INS CO	OH	2	.00	100.94	2		1	0.5000
CLARKSON COUNTY MUTUAL FIRE INS CO	PA	2	.00	100.94	2			0.0000
AMERICAN BANKERS INS CO OF FL	FL	2	.00	100.94	11		2	0.1818
PURITAN INS CO	CT	2	.00	100.94	2		-33	-16.5000
FORUM INS CO	RI	2	.00	100.94	1			0.0000
BITUMINOUS FIRE & MARINE INS CO	IL	2	.00	100.94	2		1	0.5000
BUCKS COUNTY CONTRIBUTIONSHIP	PA	2	.00	100.94	2			0.0000
AMERICAN UNIVERSAL INS CO	RI	2	.00	100.94	1			0.0000
AMERICAN POLICYHOLDERS INS CO	MA	2	.00	100.94	1			0.0000
CHURCH MUTUAL INS CO	WI	2	.00	100.94	2		-3	-1.5000
CENTRAL MUTUAL INS CO	OH	1	.00	100.94	1			0.0000
NORTHERN ASSURANCE CO OF AMERICA	VI	1	.00	100.94	3			0.0000
FIRE & CASUALTY INS CO OF CT	CT	1	.00	100.94	3			0.0000
MASSACHUSETTS BAY INS CO	MA	1	.00	100.94	1			0.0000
NATIONAL PROPERTY OWNERS INS CO	IN	1	.00	100.94	1			0.0000
ASHLAND MUTUAL FIRE INS CO OF PA	PA	1	.00	100.94				0.0000
AMERICAN DRUGGISTS INS CO	OH	1	.00	100.94	3		3	1.0000
FIRST NATIONAL INS CO OF AMERICA	WA	1	.00	100.94	1			0.0000

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COMPANY NAME	DO#	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
INS CO OF GREATER NY	NY	1	.00	100.94				0.0000
ANTHRACITE MUTUAL FIRE INS CO	PA	1	.00	100.94	1			0.0000
GRANGERS MUTUAL INS CO	MO	1	.00	100.94	1		1	1.0000
NEW YORK CENTRAL MUTUAL FIRE INS CO	NY	1	.00	100.94	1			0.0000
CELTAR INS CO	IL	1	.00	100.94	1		-57	-57.0000
MIDLAND INS CO	NY	1	.00	100.94				-0.0000
GULF INSURANCE CO	MO	1	.00	100.94	1			0.0000
GLENS FALLS INS CO	DE	1	.00	100.94	2		10	5.0000
AMERICAN EMPLOYERS INS CO	MA	1	.00	100.94	2		1	0.5000
BOSTON OLD COLONY INS CO	MA	1	.00	100.94	1			0.0000
TWIN CITY FIRE INS CO	KN	1	.00	100.94	2		-4	-2.0000
PLUMCREEK TOWNSHIP FARMERS MU F I C	PA	1	.00	100.94	1		2	2.0000
CITY INS CO	NJ	1	.00	100.94	1			0.0000
VIGILANT INS CO	NY	1	.00	100.94	1			0.0000
UTICA FIRE INS CO OF ONEIDA CITY NY	NY	1	.00	100.94	1			0.0000
MONTGOMERY MUTUAL INS CO	MO	1	.00	100.94	1			0.0000
USAA CAS INS CO	TX	1	.00	100.94	1		1	1.0000
CUMIS INS SOCIETY INC	WI	1	.00	100.94	1			0.0000
STATE WORKMENS INS FUND	PA		.00	100.94				0.0000
RLI INS CO	IL	3	.00	100.94				0.0000
SELECT RISK MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
COMPASS INS CO	NY		.00	100.94				0.0000
UNITED EQUITABLE CAS CO	PA		.00	100.94				0.0000
TRAVELERS INS CO (ACCIDENT DEPT)	CT		.00	100.94				0.0000
SELECT WAY INS CO	NJ		.00	100.94				0.0000
VEREX INDEMNITY CORP	WI		.00	100.94				0.0000
COMMERCIAL LOAN INS CORP	WI		.00	100.94				0.0000
EXCALIBUR INS CO	MN		.00	100.94				0.0000
CONTINENTAL MUTUAL INS CO	PA		.00	100.94				0.0000
AMERICAN SEMI-INS CO	PA		.00	100.94				0.0000
AMERICAN BUS & MERC INS MUTL INC	DE		.00	100.94				0.0000
REPUBLIC WESTERN INS CO	AZ		.00	100.94				0.0000
ATLAS ASSURANCE CO OF AMERICA	NY		.00	100.94				0.0000
CLEARFIELD CITY GRANGE MUTUAL F IN C	PA		.00	100.94				0.0000
OCCIDENTAL FIRE & CAS CO OF NC	NC		.00	100.94				0.0000
EMPLOYERS CASUALTY CO	TX		.00	100.94				0.0000
SAI INDUSTRIAL ASR CO JS BR	NY		.00	100.94				0.0000
MIDWEST MUTUAL INS CO	IA		.00	100.94				0.0000
BCS INSURANCE CO	OH		.00	100.94				0.0000

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
ARKWRIGHT BOSTON INS CO	MA		.00	100.94				0.0000
AMERICAN MUTUAL LIABILITY INS CO	MA		.00	100.94				0.0000
AMERICAN INDEPENDENT INS CO	PA		.00	100.94				0.0000
COVENANT MUTUAL INS CO	CT		.00	100.94				0.0000
COMMERCIAL MORTGAGE INS INC	WI		.00	100.94				0.0000
AUTOMOBILE CLUB INS CO	OH		.00	100.94				0.0000
AMERICAN SHIPBUILDERS & SHIPOWN M I	PA		.00	100.94				0.0000
AGRICULTURAL INS CO	SD		.00	100.94	45		-461	-10.2444
CHICAGO INS CO	IL		.00	100.94				0.0000
CLOISTER MUTUAL CASUALTY INS CO	PA		.00	100.94				0.0000
MILLERS MUTUAL INS ASSN OF IL	IL		.00	100.94				0.0000
ARKWRIGHT BOSTON MERS MUTUAL INS CO	MA		.00	100.94				0.0000
AUTOMOBILE INS CO OF HARTFORD CT	CT		.00	100.94			1	0.0000
EASTERN INDEMNITY CO OF MARYLAND	MD		.00	100.94				0.0000
COCALICO MUTUAL INS CO	PA		.00	100.94				0.0000
AMERICAN INTEGRITY INS CO	PA		.00	100.94				0.0000
AMERICAN INTERINSURANCE EXCHANGE	IN		.00	100.94				0.0000
COMMONWEALTH MORTGAGE ASSURANCE CO	PA		.00	100.94				0.0000
AIO INS CO	NY		.00	100.94				0.0000
ALBANY INS CO	NY		.00	100.94				0.0000
ALLEGHENY MUTUAL CAS CO	PA		.00	100.94				0.0000
ALL AMERICA INS CO	OH		.00	100.94				0.0000
AEGIS SECURITY INS CO	PA		.00	100.94				0.0000
WAUSAU UNDERWRITERS INS CO	WI		.00	100.94				0.0000
MILLERS NATIONAL INS CO	IL		.00	100.94				0.0000
NEW YORK UNDERWRITERS INS CO	NY		.00	100.94				0.0000
EMMCU INS CO	IN		.00	100.94				0.0000
NATIONWIDE MUTUAL INS CO	OH		.00	100.94				0.0000
SUN INS CO OF NY	NY		.00	100.94				0.0000
BANKERS STANDARD INS CO	FL		.00	100.94				0.0000
PAXTON NATIONAL INS CO	PA		.00	100.94				0.0000
ARGONAUT INS CO	CA		.00	100.94	1			0.0000
UNIGARD INS CO	WA		.00	100.94				0.0000
AMERICAN MUNICIPAL BOND ASR CORP	NY		.00	100.94				0.0000
SEA INS CO LTD US BR	NY		.00	100.94				0.0000
UNITED GTY RESIDENTIAL INS CO OF NC	NC		.00	100.94				0.0000
MOTORS INS CORP	NY		.00	100.94				0.0000
MUTUAL SERVICE CAS INS CO	MN		.00	100.94				0.0000
MIDDLESEX INS CO	MA		.00	100.94				0.0000

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SHAMONIN TOWNSHIP MUTUAL FIRE INS C	PA		.00	100.94				0.0000
ERIE INS CO	PA		.00	100.94				0.0000
PENNSYLVANIA CAS CO	PA		.00	100.94				0.0000
GRAPHIC ARTS MUTUAL INS CO	NY		.00	100.94				0.0000
NORTH STAR REINSURANCE CORP	DE		.00	100.94				0.0000
DAUPHIN MUTUAL INS CO	PA		.00	100.94			-1	0.0000
WEST SALEM MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
UNITED STATES LIABILITY INS CO	PA		.00	100.94	5		-7	-1.4000
NATIONAL INVESTORS FIRE & CAS INS C	AR		.00	100.94				0.0000
ATLANTIC INS CO	TX		.00	100.94				0.0000
MGIC INDEMNITY CORP	WI		.00	100.94				0.0000
CENGUARD INS CORP	MN		.00	100.94				0.0000
REPUBLIC MORTGAGE INS CO	NC		.00	100.94				0.0000
PENNSYLVANIA MEDICAL SOC LIAB INS C	PA		.00	100.94				0.0000
GEICO GENERAL INS CO	IA		.00	100.94			-1	0.0000
AMERICAN AUTOMOBILE INS CO OF IL	IL		.00	100.94				0.0000
AMERICAN CONTINENTAL INS CO	MO		.00	100.94				0.0000
NATIONAL CASUALTY CO	MI		.00	100.94				0.0000
AMERICAN ROAD INS CO	MI		.00	100.94				0.0000
LAUNDRY OWNERS MUTUAL LIAB INS ASN	PA		.00	100.94				0.0000
UNIVERSAL REINSURANCE CORP	NJ		.00	100.94				0.0000
DEPENDABLE INS CO INC	FL		.00	100.94				0.0000
COMMERCIAL CREDIT MORTGAGE INS CO	MO		.00	100.94				0.0000
NORTHBROOK INDEMNITY CO	IL		.00	100.94				0.0000
MOUNT JACKSON MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
UNITED GUARANTY CUMUL INS CO OF IA	IA		.00	100.94				0.0000
WASHINGTON MUTUAL F & STORM INS CO	PA		.00	100.94				0.0000
SEABOARD SURETY CO	NY		.00	100.94				0.0000
ARGONAUT MIDWEST INS CO	IL		.00	100.94				0.0000
TRANSAMERICA INDEMNITY CO	CA		.00	100.94				0.0000
BAY STATE INS CO	MA		.00	100.94				0.0000
NEW ZEALAND INS CO LTD US BR	CA		.00	100.94				0.0000
EMPIRE FIRE & MAR INS CO	NE		.00	100.94				0.0000
SAFEGUARD INS CO	CT		.00	100.94				0.0000
CHEROKEE INS CO	IN		.00	100.94				0.0000
REPUBLIC MUTUAL INS CO	OH		.00	100.94				0.0000
AMERICAN EXCEL INS CO	IA		.00	100.94				0.0000
ALLSTATE INDEMNITY CO	IL		.00	100.94				0.0000
AETNA LIFE & CAS CO	CT		.00	100.94				0.0000

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COMPANY NAME	DOH	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GLOBE INDEMNITY CO	DE		.00	100.94				0.0000
GREAT CENTRAL INS CO	IL		.00	100.94				0.0000
COMMERCIAL INS CO OF NEWARK NJ	NJ		.00	100.94				0.0000
OLD REPUBLIC INS CO	PA		.00	100.94				0.0000
WESTERN CASUALTY & SURETY CO	KS		.00	100.94				0.0000
VEREX ASSURANCE INC	WI		.00	100.94				0.0000
PHOENIX INSURANCE CO	LI		.00	100.94				0.0000
CINCINNATI INS CO	OH		.00	100.94				0.0000
EMCASCO INS CO	IA		.00	100.94				0.0000
FARMERS ALLI & IND UNION MO FIRE I	PA		.00	100.94				0.0000
CALVERT INS CO	PA		.00	100.94				0.0000
LIBERTY MORTGAGE INS CORP	WI		.00	100.94				0.0000
GENERAL ELECTRIC MORTGAGE INS CORP	OH		.00	100.94				0.0000
CHARTER AMERICAN INS CO	AK		.00	100.94				0.0000
HOME GUARANTY INS CORP	VA		.00	100.94				0.0000
SUMITOMO MAR & FIRE INS CO LTD US B	NY		.00	100.94				0.0000
INDIANA LUMBERMEN'S MUTUAL INS CO	IN		.00	100.94				0.0000
NATIONAL INS UNDERWRITERS	MO		.00	100.94				0.0000
HORACE MANN INS CO	FL		.00	100.94				0.0000
GREATER NEW YORK MUTUAL INS CO	NY		.00	100.94				0.0000
MENDON GRANGE MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
METROPOLITAN PROPERTY & LIAB INS CO	DE		.00	100.94				0.0000
INTERNATIONAL FIDELITY INS CO	NJ		.00	100.94				0.0000
NATIONAL HANDING & ACCIDENT INS CO	NY		.00	100.94				0.0000
LUZERNE MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
GIBRALTAR MUTUAL INS CO	PA		.00	100.94				0.0000
LINCOLN GENERAL INS CO	PA		.00	100.94				0.0000
JEFFERSON INS CO OF NY	NY		.00	100.94				0.0000
AMERICAN RE-INSURANCE CO	DE		.00	100.94				0.0000
IOWA NATIONAL MUTUAL INS CO	IA		.00	100.94				0.0000
GUARDIAN UNDERWRITERS INS CO INC	PA		.00	100.94				0.0000
AMERICAN AUTOMOBILE INS CO	MO		.00	100.94				0.0000
FRONTIER INS CO	NY		.00	100.94				0.0000
AMIC CREDIT INS CO	NC		.00	100.94				0.0000
AMERICAN OVERSEAS REINSURANCE CO	PA		.00	100.94				0.0000
AMERICAN CONSUMER INS CO	NY		.00	100.94				0.0000
IMPERIAL CASUALTY & INDEMNITY CO	NE		.00	100.94				0.0000
BANKERS MULTIPLE LINE INS CO	IA		.00	100.94				0.0000
TEACHERS INS CO	DE		.00	100.94				0.0000

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PENNSYLVANIA PROFESSIONAL LIAB JUA	PA		.00	100.94				0.0000
UNDERWRITERS INS CO	IL		.00	100.94				0.0000
SCRANTON INS CO	PA		.00	100.94				0.0000
MUTUAL PROTECTIVE INS CO	NE		.00	100.94				0.0000
UNITED RTY RESIDENTIAL INS CO OF IA	IA		.00	100.94				0.0000
GRANITE STATE INS CO	NH		.00	100.94	1			0.0000
NATIONAL GENERAL INS CO	MO		.00	100.94				0.0000
COLONIAL SURETY CO	PA		.00	100.94				0.0000
TRANSPORTATION INS CO	IL		.00	100.94				0.0000
ENTERPRISE INSURANCE CO	CA		.00	100.94				0.0000
PROGRESSIVE CAS INS CO	OH		.00	100.94				0.0000
COLONIAL PENN INS CO	PA		.00	100.94				0.0000
TRANSPORT INS CO	IA		.00	100.94				0.0000
NORTH AMERICAN CO FOR PROP & CAS IN	NY		.00	100.94				0.0000
ZURICH AMERICAN INS CO OF IL	IL		.00	100.94	5		-1	-0.5555
IDEAL MUTUAL INS CO	NY		.00	100.94				0.0000
MARINE INDEMNITY INS CO OF AMERICA	NY		.00	100.94				0.0000
HERITAGE MUTUAL INS CO	WI		.00	100.94				0.0000
BANKERS & SHIPPERS INS CO OF NY	NY		.00	100.94				0.0000
TICOR MORTGAGE INS CO	CA		.00	100.94				0.0000
BELGIAN GEN INS CO US BR	NY		.00	100.94				0.0000
AMERICAN MODERN HOME INS CO	OH		.00	100.94				0.0000
TAISHU MAR & FIRE INS CO LTD US BR	NY		.00	100.94				0.0000
PACIFIC EMPLOYERS INS CO	CA		.00	100.94				0.0000
AMERICAN FIRE & CAS CO	FL		.00	100.94				0.0000
UMI REINSURANCE CO	PA		.00	100.94				0.0000
REGIS INS CO	PA		.00	100.94				0.0000
NEW JERSEY RE-INSURANCE CO	NJ		.00	100.94				0.0000
CIM INS CORP	NY		.00	100.94				0.0000
PHOENIX ASK CO OF NEW YORK	NH		.00	100.94				0.0000
LONDON GUARANTEE & ACCIDENT CO OF N DE	DE		.00	100.94				0.0000
ELK COUNTY MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
PITTSBURGH MUTUAL INS CO	PA		.00	100.94				0.0000
NORTHLAND INS CO	MN		.00	100.94				0.0000
MID CENTURY INS CO	CA		.00	100.94				0.0000
MOTOR VEHICLE CAS CO	IL		.00	100.94				0.0000
UNITED FIRE INS CO	NY		.00	100.94				0.0000
WALLROSE MUTUAL INS CO	PA		.00	100.94				0.0000
STATE FARM MUTUAL AUTOMOBILE INS CO IL	IL		.00	100.94				0.0000

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INVESTORS MORTGAGE INS CO	IL		.00	100.94				0.0000
AMERICAN PROTECTION INS CO	IL		.00	100.94				0.0000
JO PENNEY CASUALTY INS CO	OH		.00	100.94				0.0000
QUAKER CITY INS CO	PA		.00	100.94				0.0000
PILGRIM INS CO	PA		.00	100.94				0.0000
LIBERTY MUTUAL INS CO	MA		.00	100.94				0.0000
WORLDWIDE UNDERWRITERS INS CO	WI		.00	100.94				0.0000
LACKAWANNA CASUALTY CO	PA		.00	100.94				0.0000
PMI MORTGAGE INS CO	AZ		.00	100.94				0.0000
PENINSULAR FIRE INS CO	FL		.00	100.94				0.0000
MIC PROPERTY & CASUALTY INS CORP	MI		.00	100.94				0.0000
TRANSAMERICA PREMIER INS CO	CA		.00	100.94				0.0000
AMERICAN & FOREIGN INS CO	DE		.00	100.94				0.0000
GREAT NORTHERN INS CO	MN		.00	100.94				0.0000
FIDELITY & CASUALTY CO OF NY	NH		.00	100.94				0.0000
ALLIANCE ASSURANCE CO LTD US BR	NY		.00	100.94				0.0000
FARMERS MUTUAL HAIL INS CO OF IA	IA		.00	100.94				0.0000
AMERICAN NATIONAL PROPERTY & CAS CO	MO		.00	100.94				0.0000
AETNA CASUALTY & SURETY CO OF AM	CT		.00	100.94				0.0000
MINNEHOMA INS CO	AZ		.00	100.94				0.0000
OLD ELIZABETH MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
DAIRYLAND INS CO	WI		.00	100.94				0.0000
FARMERS RELIANCE CAS CO	NJ		.00	100.94				0.0000
CARRIERS INS CO	IA		.00	100.94				0.0000
NEW ENGLAND REINSURANCE CORP	MA		.00	100.94				0.0000
LEHIGH VALLEY MUTUAL INS CO	PA		.00	100.94				0.0000
FORTUNE ASSURANCE CO INC	PA		.00	100.94				0.0000
STONE VALLEY MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
WESTMORELAND CAS CO	PA		.00	100.94				0.0000
PAMICO MORTGAGE INS CO	PA		.00	100.94				0.0000
KANSAS CITY FIRE & MARINE INS CO	MO		.00	100.94				0.0000
HIGHLANDS INS CO	TX		.00	100.94				0.0000
TRUCK INS EXCHANGE	CA		.00	100.94				0.0000
NATIONWIDE GENERAL INS CO	OH		.00	100.94				0.0000
MEDICAL PROTECTIVE CO	IN		.00	100.94				0.0000
PRUDENTIAL GENERAL INS CO	DE		.00	100.94				0.0000
METROPOLITAN GENERAL INS CO	DE		.00	100.94				0.0000
CAVALIER INS CORP	MD		.00	100.94				0.0000
MERRIMACK MUTUAL FIRE INS CO	MA		.00	100.94				0.0000

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INTERNATIONAL SOS & MERC REASSUR CO	IL		.00	100.94				0.0000
RANGER INS CO	DE		.00	100.94	2			0.0000
ASSURANCE COMPANY OF AMERICA	NY		.00	100.94				0.0000
GREAT WEST CASUALTY CO	NE		.00	100.94				0.0000
MASSACHUSETTS PLATE GLASS INS CO	MA		.00	100.94				0.0000
THE THA-RE INS CO OF AMERICA	DE		.00	100.94				0.0000
TRAVELERS CORPORATION	CT		.00	100.94				0.0000
PROTECTIVE INS CO	IN		.00	100.94				0.0000
NATIONAL INDEMNITY CO	NE		.00	100.94				0.0000
HARTFORD CASUALTY INS CO	CT		.00	100.94				0.0000
LEGION CASUALTY CO	OR		.00	100.94				0.0000
WESTERN EMPLOYERS INS CO	CA		.00	100.94				0.0000
FEDERATED MUTUAL INS CO	MN		.00	100.94				0.0000
SOUTHERN HOME INS CO	SC		.00	100.94				0.0000
GREAT GLOBAL ASR CO	AZ		.00	100.94				0.0000
UNION INDEMNITY INS CO OF NY	NY		.00	100.94				0.0000
MOUNT VERNON FIRE INS CO	PA		.00	100.94	1			0.0000
NEFFSVILLE MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
FREMONT INDEMNITY CO	CA		.00	100.94				0.0000
NATIONAL FARMERS UNION PROP & CAS C CO	CT		.00	100.94			14	0.0000
GEN ELEC GUARANTY INS CORP	NC		.00	100.94				0.0000
AMERICAN CREDIT INDEMNITY CO OF NY	NY		.00	100.94				0.0000
FIRST GENERAL INS CO	GA		.00	100.94				0.0000
MIC GENERAL INS CORP	IN		.00	100.94				0.0000
PENNSYLVANIA HOSPITAL INS CO	PA		.00	100.94				0.0000
NIAGARA FIRE INS CO	DE		.00	100.94				0.0000
EXCEL INS CO	IN		.00	100.94				0.0000
CHRYSLER INS CO	MI		.00	100.94				0.0000
CRITERION INS CO	DC		.00	100.94				0.0000
COLGIA INS CO	NY		.00	100.94				0.0000
AVEMCO INS CO	MD		.00	100.94				0.0000
CAPITOL INS CO	PA		.00	100.94				0.0000
ALLENDALE MUTUAL INS CO	RI		.00	100.94				0.0000
UTILITIES MUTUAL INS CO	NY		.00	100.94				0.0000
WESTERN SURETY CO	SD		.00	100.94				0.0000
DAILY UNDERWRITERS OF AMERICA	PA		.00	100.94				0.0000
EMPLOYERS REINSURANCE CORP	MO		.00	100.94				0.0000
ROCKWOOD INS CO	PA		.00	100.94				0.0000
BIRMINGHAM FIRE INS CO OF PA	PA		.00	100.94	8		-15	-1.8750

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TEMPLE MUTUAL INS CO	PA		.00	100.94				0.0000
PROTECTION MUTUAL INS CO	IL		.00	100.94				0.0000
TRANSPORTATION MUTUAL INS CO	PA		.00	100.94				0.0000
YASUDA FIRE & MARINE INS CO OF AM	NY		.00	100.94				0.0000
PHILADELPHIA MUTUAL INS CO	PA		.00	100.94				0.0000
TRANSCONTINENTAL INS CO	NY		.00	100.94				0.0000
HANOVER MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
EXCELSIOR MUTUAL F I C OF BUTLER CT	PA		.00	100.94				0.0000
ASSOCIATED INDEMNITY CORP	CA		.00	100.94				0.0000
FOREMOST GUARANTY CORP	MI		.00	100.94				0.0000
FIDELITY & GUARANTY INS CO	IA		.00	100.94				0.0000
ITT LYNDON PROPERTY INS CO	MO		.00	100.94				0.0000
INDUSTRIAL INDEMNITY CO	CA		.00	100.94				0.0000
PHYSICIANS PROFESSIONAL IN EXCHANGE	PA		.00	100.94				0.0000
PEERLESS INS CO	NH		.00	100.94				0.0000
NATIONAL AMERICAN INS CO	NE		.00	100.94			5	0.0000
PMI INS CO	CA		.00	100.94				0.0000
GENERAL REINSURANCE CORP	DE		.00	100.94				0.0000
CASUALTY RECIP EXCHANGE	MO		.00	100.94				0.0000
MEAD REINSURANCE CORP	IL		.00	100.94				0.0000
PROTECTIVE NATIONAL INS CO OF OMAHA	NE		.00	100.94				0.0000
PROVIDENT GENERAL INS CO	IN		.00	100.94				0.0000
METROPOLITAN CASUALTY CO	DE		.00	100.94				0.0000
REINSURANCE CORP OF NY	NY		.00	100.94				0.0000
STOCK INS CO OF THE GREEN TREE	PA		.00	100.94				0.0000
ROYAL EXCHANGE ASS OF AM INC	NY		.00	100.94				0.0000
TRIUMPH MUTUAL F INS C OF BEAVER CT	PA		.00	100.94				0.0000
ELECTRIC INS CO	MA		.00	100.94				0.0000
AMERICAN MANUFACTURERS MUTUAL INS C	IL		.00	100.94				0.0000
AMERICAN FIDELITY FIRE INS CO	NY		.00	100.94				0.0000
OMAHA INDEMNITY CO	WI		.00	100.94				0.0000
T M E INSURANCE CO	MA		.00	100.94				0.0000
ULICO CAS CO	DE		.00	100.94				0.0000
VIRGINIA SURETY CO INC	IL		.00	100.94				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.94				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.94				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.94				0.0000
PROFESSIONAL MUTUAL INS CO	MO		.00	100.94				0.0000
JEWELERS MUTUAL INS CO	WI		.00	100.94				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ALLIED

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
HUSBANDMANS MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
HARTFORD SR BOLD INSPECTION & INS	CT		.00	100.94				0.0000
BALHUA INS CO	CA		.00	100.94				0.0000
POTTER-CITY GRANGE MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
MANUFACTURERS ALLIANCE INS CO	PA		.00	100.94				0.0000
THE THORPE INS CO OF AMERICA	DE		.00	100.94				0.0000
LONDON ASSURANCE CO BR	NY		.00	100.94				0.0000
RECIPROCAL EXCHANGE	MO		.00	100.94				0.0000
PRUDENTIAL REINSURANCE CO	DE		.00	100.94				0.0000
NICHOLSON F & S INS CO LTD	NY		.00	100.94				0.0000
CAROLINA CASUALTY INS CO	FL		.00	100.94				0.0000
SOUTHERN INS CO	TX		.00	100.94				0.0000
LEGION INSURANCE CO	PA		.00	100.94				0.0000
GEN ELEC MORTGAGE INS CORP OF NC	NC		.00	100.94				0.0000
PHILADELPHIA UNITED FIRE INS CO	PA		.00	100.94				0.0000
EXCHANGE MUTUAL INS CO	NY		.00	100.94				0.0000
TRAVELERS INDEMNITY CO OF RI	RI		.00	100.94				0.0000
LOCUST MUTUAL FIRE INS CO	PA		.00	100.94				0.0000
FOREMOST INS CO	MI		.00	100.94				0.0000
MICHIGAN MUTUAL INS CO	MI		.00	100.94				0.0000
MOTOR CLUB OF AMERICA INS CO	NJ		.00	100.94				0.0000
UNITED EQUITABLE INS CO	IL		.00	100.94				0.0000
SAUCUN MUTUAL INS CO	PA	-1	.00	100.94				0.0000
GUARANTEE INS CO	DE	-2	.00	100.94	2		-1	-0.5000
PENNSYLVANIA GENERAL INS CO	PA	-5	-.01	100.93	-2			0.0000
INTERNATIONAL INS CO	IL	-5	-.01	100.92	4		-7	-1.7500
PHILADELPHIA CBSP FOR INS OF HOUSES	PA	-17	-.04	100.86			8	0.0000
ATLANTA INTERNATIONAL INS CO	NY	-30	-.07	100.81	-15		-10	0.7692
MUTUAL ASSURANCE CO	PA	-35	-.07	100.74		155	4	0.0000
HARBOR INS CO	CA	-146	-.33	100.41	-139		26	-0.1871
INTEGRITY INS CO	NJ	-199	-.45	99.96	-38		-4	0.1053
*TOTALS FOR	PA	44,488	99.96	99.96	45,507	340	17,286	0.3799

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FARMOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
OLD GUARD MUTUAL INS CO	PA	4,093	25.46	25.46	3,674		1,637	0.5000
HIGHLAND MUTUAL INS CO	PA	3,193	19.86	45.32	3,113		2,710	0.6705
INS' CO OF NORTH AMERICA	PA	2,248	13.98	59.30	2,176		1,016	0.4678
EVERETT CASH MUTUAL INS CO	PA	1,026	6.38	65.68	1,037		511	0.4928
TUSCAROMA WAYNE MUTUAL INS CO	PA	571	3.55	69.23	550		177	0.3218
WINDSOR MOUNT JOY MUTUAL INS CO	PA	447	2.78	72.01	431		262	0.6079
CELINA MUTUAL INS CO	OH	423	2.63	74.64	335		146	0.4418
AGWAY INS CO	NY	406	2.53	77.17	356		304	0.6539
ERIE INS EXCHANGE	PA	385	2.39	79.56	413	43	204	0.4939
MILLVILLE MUTUAL INS CO	PA	287	1.79	81.35	242		25	0.1033
YORKTOWNE MUTUAL INS CO	PA	279	1.74	83.09	273		93	0.3407
PENN CENTRAL MUTUAL INS CO	PA	225	1.40	84.49	250		159	0.6360
LAKELAND MUTUAL INS CO	PA	217	1.35	85.84	224		145	0.6473
FARMERS MUTUAL FIRE INS CO	PA	217	1.35	87.19	224		148	0.6607
HARBURCREEK ERIE MUTUAL INS CO	PA	217	1.35	88.54	224		171	0.7634
UNION MUTUAL I C OF WESTMORELAND CT	PA	217	1.35	89.89	224		158	0.7054
NATIONWIDE MUTUAL FIRE INS CO	OH	195	1.21	91.10	219		125	0.5708
PENN MUTUAL FIRE INS CO	PA	143	.89	91.99	128		55	0.4297
YIOGA MUTUAL INS CO	PA	133	.83	92.82	128		74	0.5761
FARMERS MUTUAL F I C OF SCHUYLKILL	PA	104	.65	93.47	96		13	0.1354
AMERICAN INS CO	NJ	94	.59	94.06	70		40	0.5714
BRIAN CREEK MUTUAL INS CO	PA	88	.55	94.61	81		64	0.7901
AMERICAN NATIONAL FIRE INS CO	NY	70	.44	95.05	57		29	0.3509
FARMERS RELIANCE INS CO OF NJ	NJ	64	.40	95.45	61		19	0.3115
MANOR MUTUAL INS CO	PA	57	.35	95.80	57		12	0.2105
EARL MUTUAL INS CO	PA	56	.35	96.15	46		5	0.1087
SAINT PAUL FIRE & MARINE INS CO	MN	54	.34	96.49	52		19	0.3654
FARMERS MUTUAL INS CO	PA	54	.34	96.83	54		16	0.2963
DUNEGAL MUTUAL INS CO	PA	49	.31	97.14	51		16	0.3137
WASHINGTON MUTUAL INS CO	PA	44	.27	97.41	40		9	0.2250
WHITE HALL MUTUAL INS CO	PA	41	.26	97.67	37		-7	-0.1892
TRAVELERS INDEMNITY CO	CI	40	.25	97.92	33			0.0000
AETNA CASUALTY & SURETY CO	CI	40	.25	98.17	49		4	0.0816
UNITED STATES FIDELITY & GUARANTY C	MD	38	.24	98.41	32		156	4.6750
GENERAL ACCIDENT INS CO OF AMERICA	PA	33	.21	98.62	36		21	0.5833
FREEHOLD MUTUAL INS CO	PA	31	.19	98.81	25		2	0.0800
VALLEY MUTUAL INS CO	PA	30	.19	99.00	30		6	0.2000
SELECTED RISKS INS CO	NJ	20	.12	99.12	18		2	0.1111
HARLEYSVILLE MUTUAL INS CO	PA	19	.12	99.24	19			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FARMOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
WEST BRANCH MUTUAL INS CO	PA	17	.11	99.35	11		1	0.0909
AETNA INS CO	CI	12	.08	99.43	7		1	0.1429
SAINT PAUL MERCURY INS CO	MN	12	.08	99.51	10		5	0.3000
PARADISE MUTUAL INS CO	PA	10	.06	99.57	10		4	0.4000
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	7	.04	99.61	13			0.0000
NEW CASILE MUTUAL INS CO	DE	7	.04	99.65	8		1	0.1250
AMERICAN STATES INS CO	IN	7	.04	99.69	6		17	2.8333
LITITZ MUTUAL INS CO	PA	7	.04	99.73	9		110	13.1111
GRANGE MUTUAL FIRE INS CO	PA	6	.04	99.77	1		1	1.0000
ROYAL INS CO OF AMERICA	IL	6	.04	99.81	5			0.0000
LEBANON MUTUAL INS CO	PA	5	.03	99.84	3		2	0.6667
FIREMENS INS CO OF NEWARK NJ	NJ	4	.03	99.87	4			0.0000
HARTFORD FIRE INS CO	CI	4	.03	99.90	11		11	1.0000
PACIFIC EMPLOYERS INS CO	CA	3	.02	99.92	3		1	0.3333
BANKERS STANDARD INS CO	FL	3	.02	99.94	2		1	0.5000
CHARTER OAK FIRE INS CO	CI	3	.02	99.96	3			0.0000
OHIO FARMERS INS CO	OH	3	.02	99.98	3			0.0000
MILLERS MUTUAL INS CO	PA	2	.01	99.99	2			0.0000
CONTINENTAL INS CO	NH	2	.01	100.00	2			0.0000
FARMERS MUTUAL F I C OF MCCANDLESS	PA	2	.01	100.01	1			0.0000
MARYLAND CASUALTY CO	MD	2	.01	100.02	2			0.0000
FARMERS MUTUAL INS CO OF DE	DE	2	.01	100.03	2			0.0000
INA UNDERWRITERS INS CO	CA	1	.01	100.04	1			0.0000
BUCKEYE UNION INS CO	OH	1	.01	100.05	1			0.0000
NATIONAL SURETY CORP	IL	1	.01	100.06	1			0.0000
GRANGERS MUTUAL INS CO	MD	1	.01	100.07	1			0.0000
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	1	.01	100.08				0.0000
MIC PROPERTY & CASUALTY INS CORP	MI		.00	100.08				0.0000
FIRST NATIONAL INS CO OF AMERICA	WA		.00	100.08				0.0000
MANOVER INS CO	NH		.00	100.08				0.0000
AMERICAN DRUGGISTS INS CO	OH		.00	100.08				0.0000
AMERICAN & FOREIGN INS CO	DE		.00	100.08				0.0000
GREAT NORTHERN INS CO	MN		.00	100.08				0.0000
FIDELITY & CASUALTY CO OF NY	NH		.00	100.08				0.0000
FRIENDS COVE MUTUAL INS CO	PA		.00	100.08				0.0000
TRANSAMERICA PREMIER INS CO	CA		.00	100.08				0.0000
MUTUAL ASSURANCE CO	PA		.00	100.08				0.0000
AETNA CASUALTY & SURETY CO OF AM	CI		.00	100.08				0.4000
FARMERS MUTUAL HAIL INS CO OF IA	IA		.00	100.08				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FARMOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AVEMCO INS CO	MD		.00	100.08				0.0000
CAPITOL INS CO	PA		.00	100.08				0.0000
ALLENDALE MUTUAL INS CO	HI		.00	100.08				0.0000
UNITED PACIFIC INS CO	WA		.00	100.08				0.0000
NIAGARA FIRE INS CO	DE		.00	100.08				0.0000
MONTGOMERY MUTUAL INS CO	PA		.00	100.08				0.0000
EXCEL INS CO	IN		.00	100.08				0.0000
BROTHERHOOD MUTUAL INS CO	IN		.00	100.08				0.0000
AMERICAN CASUALTY CO OF READING	PA		.00	100.08				0.0000
PENNSYLVANIA HOSPITAL INS CO	PA		.00	100.08				0.0000
FIRST GENERAL INS CO	GA		.00	100.08				0.0000
MIC GENERAL INS CORP	IN		.00	100.08				0.0000
NATIONAL FARMERS UNION PROP & CAS C	UI		.00	100.08				0.0000
HANNAHSTOWN MUTUAL INS CO	PA		.00	100.08				0.0000
GEN ELEC GUARANTY INS CORP	NC		.00	100.08				0.0000
AMERICAN CREDIT INDEMNITY CO OF NY	NY		.00	100.08				0.0000
NEFFSVILLE MUTUAL FIRE INS CO	PA		.00	100.08				0.0000
FREMONT INDEMNITY CO	CA		.00	100.08				0.0000
MOUNT VERNON FIRE INS CO	PA		.00	100.08				0.0000
UNION INDEMNITY INS CO OF NY	NY		.00	100.08				0.0000
TRANSAMERICA INS CO	CA		.00	100.08				0.0000
WESTERN EMPLOYERS INS CO	CA		.00	100.08				0.0000
FEDERATED MUTUAL INS CO	MN		.00	100.08				0.0000
SOUTHERN HOME INS CO	SC		.00	100.08				0.0000
GREAT GLOBAL ASK CO	AZ		.00	100.08				0.0000
NATIONAL PROPERTY OWNERS INS CO	TN		.00	100.08				0.0000
HARTFORD CASUALTY INS CO	NJ		.00	100.08				0.0000
LEGION CASUALTY CO	OK		.00	100.08				0.0000
ALLSTATE INS CO	IL		.00	100.08				0.0000
UTILITIES MUTUAL INS CO	NY		.00	100.08				0.0000
WEST AMERICAN INS CO	CA		.00	100.08				0.0000
TOTALS FOR	PA	16,079	100.08	100.08	15,294	43	8,901	0.5824

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HOMEOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
STATE FARM FIRE AND CAS CO	IL	53,742	10.41	10.41	50,397		27,752	0.5503
NATIONWIDE MUTUAL FIRE INS CO	OH	41,734	8.09	18.50	40,479		25,112	0.6204
ALLSTATE INS CO	IL	35,573	6.91	25.41	31,029		22,623	0.7291
ERIE INS EXCHANGE	PA	33,337	6.46	31.87	31,244	3,195	15,829	0.5066
AEINA CASUALTY & SURETY CO	LI	19,976	3.87	35.74	20,780		14,746	0.7096
INS CO OF NORTH AMERICA	PA	17,123	3.43	39.17	17,128		9,622	0.5428
PRUDENTIAL PROPERTY & CAS INS CO	NJ	17,327	3.46	42.63	16,973		10,522	0.6199
WEST AMERICAN INS CO	CA	11,342	2.20	44.83	10,543		5,339	0.5064
GENERAL ACCIDENT INS CO OF AMERICA	PA	11,178	2.17	46.99	10,352		6,375	0.5832
HARLEYVILLE MUTUAL INS CO	PA	10,241	1.98	48.97	9,752		5,398	0.5535
FIREMENS INS CO OF NEWARK NJ	NJ	10,146	1.97	50.94	8,976		6,614	0.7364
VALLEY FORGE INS CO	PA	9,322	1.81	52.75	8,972		6,161	0.6867
DONEGAN MUTUAL INS CO	PA	9,290	1.80	54.55	8,679		4,536	0.5226
STANDARD FIRE INS CO	CT	7,717	1.50	56.05	6,120		3,715	0.6070
MARYLAND CASUALTY CO	MD	7,645	1.48	57.53	7,493		4,198	0.5603
TRAVELERS INDEMNITY CO	CT	7,570	1.47	59.00	7,357		3,076	0.4181
FEDERAL INS CO	NJ	7,470	1.45	60.45	7,362		2,959	0.4014
FIDELITY & GUARANTY INS CO OF N.Y.	OH	6,851	1.32	61.77	6,287		4,439	0.7061
LIBERTY MUTUAL FIRE INS CO	MA	6,828	1.32	63.09	6,326		4,320	0.6824
REPUBLIC INS CO	DE	6,043	1.17	64.26	5,452		3,606	0.6058
UNITED STATES FIDELITY & GUARANTY CO	MD	5,283	1.02	65.28	5,386		8,269	1.5553
PENNSYLVANIA NATL MUTUAL CAS INS CO	PA	4,754	.92	66.20	4,428		2,259	0.5102
AMERICAN INS CO	NJ	4,635	.90	67.10	4,819		1,473	0.3057
PENN MUTUAL FIRE INS CO	PA	4,330	.84	67.94	4,287		2,311	0.5391
UNITED SERVICES AUTOMOBILE ASSN	TX	4,281	.83	68.77	4,208	482	1,949	0.4632
LITITZ MUTUAL INS CO	PA	4,125	.80	69.57	3,998		1,901	0.4755
OLD GUARD MUTUAL INS CO	PA	4,031	.78	70.35	3,613		2,249	0.6225
OHIO CASUALTY INS CO	OH	3,881	.75	71.10	4,248		2,441	0.5746
HARTFORD FIRE INS CO	CT	3,861	.75	71.85	4,048		1,776	0.4387
HOME INS CO	NH	3,611	.70	72.55	3,616		1,865	0.5158
KEYSTONE INS CO	PA	3,474	.67	73.22	3,613		2,337	0.6468
PHILADELPHIA CONTRIBUTIONSHIP INS CO	PA	3,424	.66	73.88	3,289		1,848	0.5619
ROYAL INS CO OF AMERICA	IL	3,283	.64	74.52	3,264		1,744	0.5343
CHESTER COUNTY MUTUAL INS CO	PA	3,149	.61	75.13	3,160		1,391	0.4402
LEBANON MUTUAL INS CO	PA	2,968	.58	75.71	2,975		1,262	0.4209
FEDERAL KEEPER INS CO	IL	2,804	.54	76.25	2,810		1,526	0.5431
COLONIAL PENN INS CO	PA	2,789	.54	76.79	2,859		1,437	0.5404
MUTUAL BENEFIT INS CO	PA	2,740	.53	77.32	2,730		1,321	0.4839
FARMERS FIRE INS CO	PA	2,667	.52	77.84	2,706		1,863	0.6885

1952 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HOMEOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
STATE FARM GENERAL INS CO	IL	2,529	.49	77.64	2,548		951	0.4050
TRANSAMERICA INS CO	CA	2,496	.48	78.32	2,549		1,557	0.5991
GOSCHENHUTTER MUTUAL INS CO	PA	2,490	.48	78.80	2,540		1,508	0.6444
EVERETT CASH MUTUAL INS CO	PA	2,420	.47	79.27	2,515		1,520	0.6572
MOTORISTS MUTUAL INS CO	OH	2,352	.46	79.73	2,079		1,264	0.6080
EMPLOYERS FIRE INS CO	MA	2,357	.45	80.18	2,225		1,356	0.6094
AMERICAN EMPLOYERS INS CO	MA	2,289	.44	80.62	2,115		1,690	0.7991
BOYERTOWN MUTUAL INS CO	PA	2,228	.43	81.05	1,903		1,376	0.7231
SELECTED RISKS INS CO	NJ	2,057	.39	81.44	2,098		1,093	0.5210
HARFORD MUTUAL INS CO	MD	2,033	.39	81.83	2,063		955	0.4629
SENTRY INS A MUTUAL CO	NI	1,990	.39	82.22	1,046		1,385	0.7503
HOME MUTUAL INS CO OF PA	PA	1,969	.38	82.60	1,901		1,091	0.5739
METROPOLITAN PROPERTY & LIAB INS CO	DE	1,958	.38	82.98	1,856		977	0.5264
PHOENIX INSURANCE CO	CT	1,784	.35	83.33	1,503		971	0.6460
STATE AUTO INS ASSN	IN	1,603	.31	83.64	1,703		753	0.4422
SECURITY INS CO OF HARFORD	CT	1,602	.31	83.95	1,639		1,000	0.6101
AEGIS SECURITY INS CO	PA	1,591	.31	84.26	1,521		511	0.3360
STATESMAN INS CO	IN	1,557	.30	84.56	1,560		449	0.3301
GERMANIA INSURANCE CO	PA	1,524	.30	84.86	1,556		964	0.6195
YORKTOWNE MUTUAL INS CO	PA	1,518	.29	85.15	1,458		1,095	0.7510
CAMDEN FIRE INS ASSN	NJ	1,497	.29	85.44	1,524		833	0.6292
GOVERNMENT EMPLOYEES INS CO	DC	1,486	.29	85.73	1,596		908	0.5689
TUSCARORA WAYNE MUTUAL INS CO	PA	1,469	.28	86.01	1,554		910	0.6721
AMERICAN NATIONAL FIRE INS CO	NY	1,458	.28	86.29	1,508		680	0.4509
AMICA MUTUAL INS CO	RI	1,437	.28	86.57	1,559	455	481	0.3539
JC PENNEY CASUALTY INS CO	OH	1,596	.27	86.84	1,455		1,219	0.8578
UNITED PACIFIC INS CO	WA	1,541	.26	87.10	1,524		593	0.4479
NATIONAL MUTUAL INS CO	OH	1,540	.26	87.36	1,107		616	0.5565
SAFECO INS CO OF AMERICA	WA	1,330	.26	87.62	1,357		754	0.5556
AMERICAN STATES INS CO	IN	1,328	.26	87.88	1,486		631	0.4246
EXCELSIOR INS CO	NY	1,506	.25	88.13	1,215		1,124	0.9251
FARMERS MUTUAL INS CO	PA	1,263	.24	88.37	1,281		822	0.6417
NEW CASTLE MUTUAL INS CO	DE	1,259	.24	88.61	1,050		1,139	1.0848
UNITED STATES FIRE INS CO	NY	1,207	.23	88.84	1,241		1,055	0.8501
PARADISE MUTUAL INS CO	PA	1,173	.23	89.07	1,196		795	0.6647
NORTHERN INS CO OF NY	NY	1,114	.22	89.29	810		626	0.7728
MILLVILLE MUTUAL INS CO	PA	1,083	.21	89.50	1,018		569	0.5589
WHITE HALL MUTUAL INS CO	PA	1,078	.21	89.71	955		574	0.6010
MANOR MUTUAL INS CO	PA	1,049	.20	89.91	956		572	0.5983

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HOMEOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
STATE AUTOMOBILE MUTUAL INS CO	OH	1,043	.20	90.11	1,042		552	0.5298
ZURICH INS CO OF NY	NY	1,016	.20	90.31	1,007		252	0.2502
MORE INDEMNITY CO	NH	1,004	.19	90.50	867		305	0.3518
NATIONAL GRAVE MUTUAL INS CO	NH	981	.19	90.69	932		583	0.6255
HANOVER INS CO	NH	970	.19	90.88	944		457	0.4816
FARMERS MUTUAL FIRE INS CO	PA	928	.18	91.06	886		695	0.7844
ALLSTATE INDEMNITY CO	IL	924	.18	91.24	716		893	1.2472
QUINCY MUTUAL FIRE INS CO	MA	911	.18	91.42	922		768	0.8530
LUMBERMEN'S MUTUAL CAS CO	IL	902	.17	91.59	1,015		626	0.6180
FRIENDS LOVE MUTUAL INS CO	PA	902	.17	91.76	838		608	0.7255
NEW HAMPSHIRE INS CO	NH	895	.17	91.93	897		456	0.5084
RELIANCE INS CO	PA	882	.17	92.10	869		406	0.6069
CELINA MUTUAL INS CO	OH	881	.17	92.27	897		315	0.3512
MUTUAL ASSURANCE CO	PA	874	.17	92.44		350	231	0.0000
CHARTER OAK FIRE INS CO	CT	857	.17	92.61	830		569	0.6855
FARMERS MUTUAL INS CO OF DE	DE	840	.16	92.77	830		642	0.7735
NAZARETH MUTUAL INS CO	PA	839	.16	92.93	807		478	0.5925
EMCASCH INS CO	IA	815	.16	93.09	760		548	0.7211
WINDSOR MUTUAL JOY MUTUAL INS CO	PA	813	.16	93.25	793		366	0.4615
LYKENS VALLEY MUTUAL INS CO	PA	808	.16	93.41	730		354	0.4849
FARMERS MUTUAL F I C OF SCHUYLKILL	PA	787	.15	93.56	777		383	0.4929
WASHINGTON MUTUAL INS CO	PA	787	.15	93.71	766		545	0.7115
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	783	.15	93.86	752		723	0.9614
SOUTH CAROLINA INS CO	SC	779	.15	94.01	763		381	0.4993
FARMERS RELIANCE INS CO OF NJ	NJ	778	.15	94.16	910		743	0.8165
TRANSAMERICA INDEMNITY CO	CA	730	.14	94.30	495		144	0.2909
NORTHERN MUTUAL I C OF LANCASTER CT	PA	694	.13	94.43	600		401	0.6683
VIGILANT INS CO	NY	677	.13	94.56	472		247	0.5233
AMERICAN GUARANTEE & LIABILITY IN C	NY	658	.13	94.69	416		172	0.4135
TRANSAMERICA PREMIER INS CO	CA	624	.12	94.81	691		245	0.5546
MERCHANTS & BUSINESS MENS M I C	PA	622	.12	94.93	602	143	209	0.3472
NATIONAL AMERICAN INS CO	NE	613	.12	95.05	526		106	0.2015
AMERICAN ECONOMY INS CO	IN	607	.12	95.17	506		239	0.4723
MONARCH INS CO OF OH	OH	606	.12	95.29	750		781	1.0413
BANKERS STANDARD INS CO	FL	597	.12	95.41	348		147	0.4224
VANGUARD INS CO	TX	591	.11	95.52	479		116	0.2422
CONEMAUGH VALLEY MUTUAL INS CO	PA	569	.11	95.63	564		329	0.5833
KANSAS CITY FIRE & MARINE INS CO	MO	557	.11	95.74	491		151	0.3075
AMERICAN MOTORISTS INS CO	IL	550	.11	95.85	581		328	0.5645

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HOMEOWNERS

COMPANY NAME	DO#	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PENN CENTRAL MUTUAL INS CO	PA	549	.11	95.96	513		416	0.8109
HIGHLAND MUTUAL INS CO	PA	511	.10	96.06	449		595	0.8797
AETNA INS CO	CT	505	.10	96.16	453		230	0.5077
HARBORCREEK ERIF MUTUAL INS CO	PA	501	.10	96.26	462		482	1.0435
HARTFORD ACCIDENT & INDEMNITY CO	CT	484	.09	96.35	332		216	0.6506
SHELBY MUTUAL INS CO OF SHELBY OH	OH	468	.09	96.44	400		205	0.5125
CENTENNIAL INS CO	NY	449	.09	96.53	465		285	0.6129
NORTHWESTERN NIL CAS CO	WI	440	.09	96.62	414		61	0.1473
EMPLOYERS MUTUAL CAS CO	IA	438	.08	96.70	402		274	0.6816
SAFEGUARD INS CO	CT	434	.08	96.78	500		107	0.3567
PENN CHARLES MUTUAL INS CO	PA	430	.08	96.86	403		159	0.3945
LAKELAND MUTUAL INS CO	PA	428	.08	96.94	384		328	0.8542
NORFOLK & DEDHAM MUTUAL FIRE INS CO	MA	422	.08	97.02	419		191	0.4558
AMERICAN BANKERS INS CO OF FL	FL	415	.08	97.10	381		150	0.3937
MUTUAL INS CO OF BETHLEHEM	PA	405	.08	97.18	401		283	0.7057
SAINT PAUL FIRE & MARINE INS CO	MN	405	.08	97.26	445		633	1.4225
VALLEY MUTUAL INS CO	PA	404	.08	97.34	419		161	0.3842
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	402	.08	97.42	319		310	0.5973
MICHIGAN MILLERS MUTUAL INS CO	MI	394	.08	97.50	384		219	0.5703
GRAPHIC ARTS MUTUAL INS CO	NY	370	.07	97.57	329		134	0.4073
AMERICAN FIRE & CAS CO	FL	366	.07	97.64	241		260	1.0788
FIREMANS FUND INS CO	CA	352	.07	97.71	348		103	0.2960
FIRE & CASUALTY INS CO OF CT	CT	348	.07	97.78	333		427	1.2823
COMMERCIAL UNION INS CO	MA	340	.07	97.85	253		114	0.4506
MERCHANTS MUTUAL INS CO	NY	338	.07	97.92	312		138	0.4423
BRIAR CREEK MUTUAL INS CO	PA	336	.07	97.99	326		246	0.7546
WESTFIELD INS CO	OH	329	.06	98.05	256		148	0.5781
AMERICAN MUTUAL INS CO OF BOSTON	MA	322	.06	98.11	318		234	0.7358
LUMBERMENS MUTUAL INS CO	OH	312	.06	98.17	453		483	1.0662
PROVIDENCE WASHINGTON INS CO	RI	308	.06	98.23	371		243	0.6550
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	308	.06	98.29	317		426	1.3438
PACIFIC EMPLOYERS INS CO	CA	293	.06	98.35	300		102	0.3400
UNION MUTUAL I C OF WESTMORELAND CT	PA	283	.05	98.40	258		294	1.1395
MASSACHUSETTS BAY INS CO	MA	278	.05	98.45	237		160	0.6751
NATIONAL AMERICAN INS CO OF NY	NY	276	.05	98.50	337		656	1.9466
CONSOLIDATED AMERICAN INS CO	SC	275	.05	98.55	230		94	0.4087
NORTHWESTERN NIL INS CO	WI	251	.05	98.60	247		60	0.2429
NATIONAL FIRE INS CO OF HARTFORD	CT	244	.05	98.65	180		161	0.8944
CONTINENTAL INS CO	NH	237	.05	98.70	183		219	1.1967

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
INSURERS

COMPANY NAME	STATE	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
CAMBRIDGE MUTUAL FIRE INS CO	MA	236	.05	98.75	258		165	0.6395
JUNIATA MUTUAL INS CO	PA	227	.04	98.79	212		76	0.3585
HORACE MARY INS CO	FL	226	.04	98.83	170		75	0.4294
NORTH RIVER INS CO	NJ	220	.04	98.87	217		161	0.7419
NEW JERSEY MARSHALLS INS CO	NJ	216	.04	98.91	215	64	92	0.4319
HANNAHSTOWN MUTUAL INS CO	PA	206	.04	98.95	181		45	0.2486
PENNSYLVANIA UNDERWRITERS MUTUAL INS	PA	206	.04	98.99	203		79	0.3892
AGWAY INS CO	NY	199	.04	99.03	204		140	0.6863
HEAMSTOWN MUTUAL INS CO	PA	197	.04	99.07	174		80	0.4598
PARTUCKET MUTUAL INS CO	RI	193	.04	99.11	151		55	0.2318
ERIE INS CO	PA	192	.04	99.15	178		59	0.2191
MENNONITE MUTUAL INS ASS	PA	172	.03	99.18	155		66	0.4258
EARL MUTUAL INS CO	PA	167	.03	99.21	150		34	0.2267
MERCHANTS INS CO OF NH INC	NH	165	.03	99.24	163		42	0.2577
AMERICAN HARDWARE MUTUAL INS CO	MA	157	.03	99.27	148	16	46	0.3108
GOODVILLE MUTUAL CAS CO	PA	157	.03	99.30	134		21	0.1567
NEWARK INS CO	NJ	157	.03	99.33	154		45	0.2922
FRANCIS HENRYVILLE AID PLAN FOR N	PA	156	.03	99.36	156		26	0.1667
SELECT WAY INS CO	NJ	153	.03	99.39	89		32	0.3596
BROTHERHOOD MUTUAL INS CO	IN	153	.03	99.42	152		120	0.9091
ELECTRIC INS CO	MA	149	.03	99.45	146	29	29	0.1986
AMERICAN NATIONAL PROPERTY & CAS CO	MO	142	.03	99.48	92		48	0.5217
CONNECTICUT INDEMNITY CO	CT	131	.03	99.51	74		62	0.8378
USAA CAS INS CO	TX	124	.02	99.53	97		56	0.5773
WAUSAU UNDERWRITERS INS CO	WI	116	.02	99.55	113		40	0.3540
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA	116	.02	99.57	105		94	0.9126
ASSURANCE COMPANY OF AMERICA	NY	114	.02	99.59	204		178	0.8725
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	110	.02	99.61	116	2	48	0.4138
STUCK INS CO OF THE GREEN TREE	PA	106	.02	99.63	70		26	0.3714
UTICA FIRE INS CO OF ONEIDA CITY NY	NY	92	.02	99.65	58		20	0.3446
PAXTON NATIONAL INS CO	PA	88	.02	99.67	35		8	0.2286
TIUGA MUTUAL INS CO	PA	86	.02	99.69	75		75	1.0274
ROCKWOOD INS CO	PA	83	.02	99.71	88		115	1.3068
MERRIMACK MUTUAL FIRE INS CO	MA	82	.02	99.73	165		149	0.9030
AMERICAN UNIVERSAL INS CO	RI	72	.01	99.74	35		9	0.2571
WEST BRANCH MUTUAL INS CO	PA	64	.01	99.75	73		21	0.2877
PREFERRED RISK MUTUAL INS CO	IA	60	.01	99.76	62		86	1.3871
NIAGARA FIRE INS CO	DE	58	.01	99.77	54	12	74	1.3704
INA UNDERWRITERS INS CO	CA	56	.01	99.78	5			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HOMEOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
TRAVELLERS INDEMNITY CO OF AMERICA	GA	55	.01	99.79	52		16	0.3077
NORTHERN ASSURANCE CO OF AMERICA	VI	54	.01	99.80	41		23	0.5610
NEW YORK CENTRAL MUTUAL FIRE INS CO	NY	52	.01	99.81	46		10	0.2174
FARMERS MUTUAL F I C OF MCCANDLESS	PA	52	.01	99.82	48		5	0.1042
ATLANTIC MUTUAL INS CO	NY	51	.01	99.83	47		18	0.3630
GRANGERS MUTUAL INS CO	MD	45	.01	99.84	44		31	0.7045
CHURCH MUTUAL INS CO	WI	36	.01	99.85	26		-6	-0.2308
SOUTHWESTERN MUTUAL FIRE ASSN	PA	34	.01	99.86	28		7	0.2500
PATRONS MUTUAL FIRE INS CO	PA	34	.01	99.87	34		30	0.8824
UNIGARD INS CO	MA	33	.01	99.88	35		7	0.2000
UTICA MUTUAL INS CO	NY	33	.01	99.89	29		182	6.2759
AFFILIATED F&I INS CO	RI	30	.01	99.90	29	7	1	0.0345
GRANITE STATE INS CO	NH	30	.01	99.91	17		3	0.1765
CHURCH INS CO	NY	30	.01	99.92	28		9	0.3214
CENTRE COUNTY MUTUAL FIRE INS CO	PA	30	.01	99.93	22		-21	-0.9545
FREEMOLD MUTUAL INS CO	PA	29	.01	99.94	27		69	2.5556
DEPENDABLE INS CO INC	FL	29	.01	99.95	23		4	0.1739
COAIS INS SOCIETY INC	RI	26	.01	99.96	25		1	0.0400
AMERICAN PROTECTION INS CO	IL	24	.00	99.96	24		5	0.2083
BUCKEYE UNION INS CO	OH	24	.00	99.96	22		42	1.9091
MILLERS MUTUAL INS CO	PA	23	.00	99.96	23		4	0.1739
TRI COUNTY MENDOTAITE MUTUAL INS CO	PA	22	.00	99.96	21		2	0.0952
GLENS FALLS INS CO	DE	20	.00	99.96	20		7	0.3500
EAGLE STAR INS CO OF AMERICA	NY	20	.00	99.96	19		11	0.5789
PATRONS MUTUAL FIRE ASSN	PA	20	.00	99.96	14			0.0000
OLD REPUBLIC INS CO	PA	16	.00	99.96	16		4	0.2500
NATIONAL GENERAL INS CO	MO	15	.00	99.96	13		4	0.3077
PHOENIX ASS CO OF NEW YORK	NH	15	.00	99.96	13		2	0.1538
AMERICAN POLICYHOLDERS INS CO	MA	15	.00	99.96	14		-4	-0.2857
ASSOCIATED INDEMNITY CORP	CA	14	.00	99.96	10		77	7.7000
PUBLIC SERVICE MUTUAL INS CO	NY	14	.00	99.96	15		13	0.8667
GREAT AMERICAN INS CO	OH	14	.00	99.96	14		6	0.4286
BILUMINOUS CASUALTY CORP	IL	13	.00	99.96	14		-4	-0.2857
BOSTON OLD COLONY INS CO	MA	12	.00	99.96	13		12	0.9231
PENNSYLVANIA GENERAL INS CO	PA	10	.00	99.96	9		5	0.5556
AUTOMOBILE CLUB INS CO	OH	10	.00	99.96	11		1	0.0909
JOHN DEERE INS CO	IL	9	.00	99.96	8		2	0.2500
AMERICAN DRUGGISTS INS CO	OH	8	.00	99.96	39		23	0.5897
FIDELITY & CASUALTY CO OF NY	NH	8	.00	99.96	7		9	1.2857

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HOLDERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNIVERSAL UNDERWRITERS INS CO	MO	8	.00	99.96	7		2	0.2657
MOUNT JACKSON MUTUAL FIRE INS CO	PA	8	.00	99.96	5		1	0.2000
UNIT FARMERS INS CO	OH	8	.00	99.96	5		34	5.6667
MOTOR CLUB OF AMERICA INS CO	NJ	8	.00	99.96	8			0.0000
GRANGE MUTUAL FIRE INS CO	PA	5	.00	99.96	1		1	1.0000
CENTRAL MUTUAL INS CO	OH	4	.00	99.96	4		5	1.2500
CONTINENTAL CASUALTY CO	IL	4	.00	99.96	5		-1	-0.2000
WESTERN FIRE INS CO	KS	5	.00	99.96	5			0.0000
UNIGARD MUTUAL INS CO	WA	2	.00	99.96	1		1	1.0000
HAY STATE INS CO	PA	1	.00	99.96	1		-16	-16.0000
SUN INS OFFICE LTD US OR	NY	1	.00	99.96	1		6	6.0000
COMMERCIAL INS CO OF NEWARK NJ	NJ	1	.00	99.96	1			0.0000
TOKIO MARINE & FIRE INS CO LTD US B	NY	1	.00	99.96	1			0.0000
GENERAL INS CO OF AMERICA	WA	1	.00	99.96	1			0.0000
AETNA FIRE UNDERWRITERS INS CO	CT	1	.00	99.96	1			0.0000
MONTGOMERY MUTUAL INS CO	MO	1	.00	99.96	1			0.0000
MICHIGAN MUTUAL INS CO	MI	1	.00	99.96	1			0.0000
CASUALTY RECAP EXCHANGE	MO	1	.00	99.96	1			0.0000
INTEGRITY INS CO	NJ		.00	99.96				0.0000
MEAD REINSURANCE CORP	IL		.00	99.96				0.0000
PROTECTIVE NATIONAL INS CO OF OHAMA	NE		.00	99.96				0.0000
PROVIDENT GENERAL INS CO	IN		.00	99.96				0.0000
METROPOLITAN CASUALTY CO	DE		.00	99.96				0.0000
REINSURANCE CORP OF NY	NY		.00	99.96				0.0000
PACIFIC INDEMNITY CO	CA		.00	99.96				0.0000
NATIONAL UNION FIRE INS CO OF PITTS	PA		.00	99.96				0.0000
TRIUMPH MUTUAL F INS CO OF BEAVER CT	PA		.00	99.96				0.0000
ROYAL EXCHANGE ASS OF AM INC	NY		.00	99.96				0.0000
EXCELSIOR MUTUAL F I CO OF BUTLER CT	PA		.00	99.96				0.0000
HANOVER MUTUAL FIRE INS CO	PA		.00	99.96				0.0000
TRANSCONTINENTAL INS CO	NY		.00	99.96				0.0000
YASUDA FIRE & MARINE INS CO OF AM	NY		.00	99.96				0.0000
PHILADELPHIA MUTUAL INS CO	PA		.00	99.96				0.0000
BIRMINGHAM FIRE INS CO OF PA	PA		.00	99.96				0.0000
TEMPLE MUTUAL INS CO	PA		.00	99.96				0.0000
PROTECTION MUTUAL INS CO	IL		.00	99.96				0.0000
TRANSPORTATION MUTUAL INS CO	PA		.00	99.96				0.0000
FOREMOST GUARANTY CORP	MI		.00	99.96				0.0000
FIDELITY & GUARANTY INS CO	IA		.00	99.96				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HOMEOWNERS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
ROYAL INDEMNITY CO	DE		.00	99.96			-8	0.0000
ANTHRACITE MUTUAL FIRE INS CO	PA		.00	99.96				0.0000
IDEAL MUTUAL INS CO	NY		.00	99.96				0.0000
MARINE INDEMNITY INS CO OF AMERICA	NY		.00	99.96				0.0000
HERITAGE MUTUAL INS CO	WI		.00	99.96				0.0000
BANKERS & SHIPPERS INS CO OF NY	NY		.00	99.96				0.0000
FICOR MORTGAGE INS CO	CA		.00	99.96				0.0000
TAISHU MAR & FIRE INS CO LTD US BR	NY		.00	99.96				0.0000
UMI REINSURANCE CO	PA		.00	99.96				0.0000
BELGIAN GEN INS CO US BR	NY		.00	99.96				0.0000
CENTRAL NATIONAL INS CO OF OMAHA	NE		.00	99.96				0.0000
AMERICAN MODERN HOME INS CO	OH		.00	99.96				0.0000
TRANSPORT INS CO	IA		.00	99.96				0.0000
NORTH AMERICAN CO FOR PROP & CAS IN	NY		.00	99.96				0.0000
ZURICH AMERICAN INS CO OF IL	IL		.00	99.96				0.0000
PROGRESSIVE CAS INS CO	OH		.00	99.96				0.0000
NATIONAL SURETY CORP	IL		.00	99.96				0.0000
REGIS INS CO	PA		.00	99.96				0.0000
NEW JERSEY RE-INSURANCE CO	NJ		.00	99.96				0.0000
LONDON GUARANTEE & ACCIDENT CO OF N DE	DE		.00	99.96				0.0000
CIM INS CORP	NY		.00	99.96				0.0000
ELK COUNTY MUTUAL FIRE INS CO	PA		.00	99.96				0.0000
PITTSBURGH MUTUAL INS CO	PA		.00	99.96				0.0000
NORTHLAND INS CO	MN		.00	99.96				0.0000
MID CENTURY INS CO	CA		.00	99.96				0.0000
MOTOR VEHICLE CAS CO	IL		.00	99.96				0.0000
UNITED FIRE INS CO	NY		.00	99.96				0.0000
SAUCON MUTUAL INS CO	PA		.00	99.96				0.0000
WALLROSE MUTUAL INS CO	PA		.00	99.96				0.0000
GREAT SOUTHWEST FIRE INS CO	AZ	-1	.00	99.96	117		58	0.4957
BALBUA INS CO	CA	-2	.00	99.96	137		59	0.2647
TOTALS FOR	PA	516,040	99.96	99.96	493,252	4,733	295,147	0.5984

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
COMMERCIAL MULTI PERIL

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
INS CO OF NORTH AMERICA	PA	20,494	7.56	7.56	21,412		20,446	0.7459
FIREMENS INS CO OF NEWARK NJ	NJ	16,584	4.35	11.91	15,807		9,997	0.6324
AETNA CASUALTY & SURETY CO	CT	16,544	4.34	16.25	16,590		10,770	0.6571
FEDERAL INS CO	NJ	15,923	3.70	19.95	14,445		11,634	0.6057
AMERICAN INS CO	NJ	15,224	3.51	23.46	14,523		12,274	0.8455
HOME INS CO	NH	11,037	2.93	26.39	11,416		7,375	0.6459
ERIE INS EXCHANGE	PA	10,277	2.73	29.12	10,555	1,956	2,283	0.2204
ROYAL INDEMNITY CO	DE	9,512	2.53	31.65	10,044		6,489	0.6458
AMERICAN EMPLOYERS INS CO	MA	9,003	2.39	34.04	9,541		5,114	0.5451
ASSURANCE COMPANY OF AMERICA	NY	7,471	2.12	36.16	7,672		2,490	0.3246
PACIFIC EMPLOYERS INS CO	CA	7,969	2.12	38.28	11,460	1,599	4,948	0.4318
HARTFORD FIRE INS CO	CT	7,508	1.94	40.22	7,597		5,314	0.7001
STATE FARM FIRE AND CAS CO	IL	6,926	1.84	42.06	6,147		4,957	0.8064
RELIANCE INS CO	PA	6,590	1.75	43.81	6,442		3,142	0.4877
HARTFORD ACCIDENT & INDEMNITY CO	CT	6,289	1.67	45.48	5,781		2,165	0.3745
HARLEYSVILLE MUTUAL INS CO	PA	6,276	1.67	47.15	5,844		3,804	0.6504
PENNSYLVANIA HIL MUTUAL CAS INS CO	PA	5,672	1.51	48.66	5,235		1,402	0.2653
CONTINENTAL CASUALTY CO	IL	5,074	1.35	50.01	5,211		3,426	0.7554
AMERICAN CASUALTY CO OF HEADING	PA	4,973	1.32	51.33	4,085		4,104	0.8760
STANDARD FIRE INS CO	CT	4,920	1.31	52.64	5,056		2,616	0.5174
NATIONWIDE MUTUAL FIRE INS CO	OH	4,722	1.25	53.89	5,055		4,542	0.9024
NATIONAL SURETY CORP	IL	4,630	1.23	55.12	2,839		2,773	0.9768
COMMERCE & INDUSTRY INS CO	NY	4,555	1.21	56.33	5,134		8,042	1.5762
TRANSAMERICA INS CO	CA	4,536	1.20	57.53	5,447		2,763	0.5073
FIDELITY & GUARANTY INS GROUPS INC	OH	4,478	1.19	58.72	4,336		1,476	0.3404
WEST AMERICAN INS CO	CA	4,216	1.12	59.84	4,161		1,635	0.3929
PENNSYLVANIA MANUFACTURERS ASN INS	PA	4,082	1.08	60.92	3,979		4,420	1.1108
NATIONAL UNION FIRE INS CO OF PITTS	PA	4,020	1.07	61.99	4,563		5,247	1.1499
TWIN CITY FIRE INS CO	MN	3,930	1.04	63.03	4,082		1,973	0.4833
ATLANTIC MUTUAL INS CO	NY	3,723	.99	64.02	3,981	463	1,406	0.3532
GRANITE STATE INS CO	NH	3,662	.97	64.99	3,651		1,347	0.3689
FIRE & CASUALTY INS CO OF CT	CT	3,615	.96	65.95	2,703		1,806	0.6681
CENTENNIAL INS CO	NY	3,566	.95	66.90	3,338		1,549	0.4641
UNITED STATES FIRE INS CO	NY	3,462	.92	67.82	3,450		3,522	0.8916
GENERAL ACCIDENT INS CO OF AMERICA	PA	3,276	.87	68.69	3,547		1,748	0.5069
AMERICAN NATIONAL FIRE INS CO	NY	3,085	.82	69.51	3,083		1,664	0.5397
NATIONWIDE MUTUAL INS CO	OH	2,806	.74	70.25	2,339		2,591	1.1077
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	2,685	.71	70.96	2,587		839	0.3243
LIBERTY MUTUAL INS CO	MA	2,676	.71	71.67	3,161	255	3,734	1.1813

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ARKWRIGHT JUSTICE MERS MUTUAL INS CO	MA	2,674	.71	72.36	1,979			0.0000
LAMDEN FIRE INS ASSN	NJ	2,562	.68	73.06	1,434		566	0.3947
HAUSAU UNDERWITERS INS CO	NI	2,561	.68	73.74	2,353		1,436	0.6103
NORTHERN INS CO OF NY	NY	2,446	.65	74.39	2,303		907	0.3936
NORTH RIVER INS CO	NJ	2,441	.65	75.04	1,836	2	2,045	1.1126
TRAVELERS INDEMNITY CO	CT	2,366	.63	75.67	1,826		1,193	0.6533
PENNSYLVANIA GENERAL INS CO	PA	2,365	.63	76.30	2,767		571	0.2064
MILLERS MUTUAL INS CO	PA	2,111	.56	76.86	2,119		2,736	1.2912
AMERICAN STATES INS CO	IN	2,059	.55	77.41	2,219		574	0.2587
EAGLE STAR INS CO OF AMERICA	NY	1,954	.52	77.93	1,867		1,327	0.7066
AETNA INS CO	CT	1,909	.51	78.44	2,015		1,462	0.7256
AMERICAN PROTECTION INS CO	IL	1,898	.50	78.94	2,112		12,344	5.8447
ROYAL INS CO OF AMERICA	IL	1,894	.50	79.44	1,948		1,270	0.6520
CENTURY INDEMNITY CO	CT	1,832	.49	79.93	1,921		756	0.3534
LIBERTY MUTUAL FIRE INS CO	MA	1,825	.48	80.41	1,557		1,486	0.9544
CHURCH MUTUAL INS CO	NI	1,721	.46	80.87	1,552		2,127	1.3884
ZURICH INS CO OF NY	NY	1,689	.45	81.32	1,500		403	0.2687
TRANSPORTATION INS CO	IL	1,590	.42	81.74	1,600	58	1,825	1.1406
LUMBERMENS MUTUAL CAS CO	IL	1,577	.42	82.16	2,120	47	1,417	0.6684
COMMERCIAL UNION INS CO	MA	1,522	.40	82.56	1,598		899	0.5626
GREAT NORTHERN INS CO	MN	1,495	.40	82.96	1,040		918	0.8827
AMERICAN MOTORISTS INS CO	IL	1,437	.38	83.34	1,491	10	1,158	0.7767
AMERICAN AUTOMOBILE INS CO	MO	1,375	.37	83.71	1,332	74	128	0.0961
SAINT PAUL FIRE & MARINE INS CO	MN	1,350	.36	84.07	1,429		542	0.3793
AUTOMOBILE INS CO OF HARTFORD CT	CT	1,333	.35	84.42	1,302	50	470	0.3610
DONEGAL MUTUAL INS CO	PA	1,315	.35	84.77	1,235		525	0.4251
PUBLIC SERVICE MUTUAL INS CO	NY	1,275	.34	85.11	1,237		852	0.6688
PREFERRED RISK MUTUAL INS CO	IA	1,221	.32	85.43	1,167	104	1,024	0.8775
CONTINENTAL INS CO	NH	1,120	.30	85.73	1,472		2,628	1.7853
SELECTED RISKS INS CO	NJ	1,071	.28	86.01	1,000		518	0.5180
AMERICAN ECONOMY INS CO	IN	1,059	.28	86.29	893		960	1.0750
AMERICAN GUARANTEE & LIABILITY IN C	NY	1,026	.27	86.56	1,099		297	0.2702
MARYLAND CASUALTY CO	MD	1,021	.27	86.83	1,092		2,134	1.9542
NORTHERN ASSURANCE CO OF AMERICA	VI	1,014	.27	87.10	1,155	168	397	0.3437
NORTHBROOK PROPERTY & CAS INS CO	IL	985	.26	87.36	894		398	0.4452
AIO INS CO	NY	965	.26	87.62	937	8	741	0.7908
FARMERS RELIANCE INS CO OF NJ	NJ	924	.25	87.87	961		1,772	1.8439
INTEGRITY INS CO	NJ	912	.24	88.11	910		1,010	1.1099
BROTHERHOOD MUTUAL INS CO	IN	905	.24	88.35	655		117	0.1568

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CHURCH INS CO	NY	880	.23	88.53	869		259	0.2980
UNIT CASUALTY INS CO	OH	859	.23	88.81	933		561	0.6013
AMERICAN HERSHANE MUTUAL INS CO	MA	858	.23	89.04	933	7	808	0.8660
NORTHBRIDGE NATIONAL INS CO	IL	831	.22	89.26	767		412	0.5372
MERCHANTS & BUSINESS MEN'S I C	PA	830	.22	89.48	819	199	229	0.2796
MASSACHUSETTS BAY INS CO	MA	821	.22	89.70	764		645	0.8442
HARFORD MUTUAL INS CO	MD	818	.22	89.92	795		221	0.2780
NORTHWESTERN HIL CAS CO	WI	816	.22	90.14	732		590	0.8060
PENN AMERICA INS CO	PA	809	.21	90.35	879		883	1.0046
GLOBE INDEMNITY CO	DE	807	.21	90.56	718	7	633	0.8616
SECURITY INS CO OF HARFORD	CT	802	.21	90.77	650		429	0.5012
OLD GUARD MUTUAL INS CO	PA	772	.20	90.97	549		91	0.1658
MOTORISTS MUTUAL INS CO	OH	771	.20	91.17	681		241	0.3539
PROVIDENCE WASHINGTON INS CO	RI	760	.20	91.37	594		103	0.1734
EXCELSIOR INS CO	NY	732	.19	91.56	716		385	0.5377
ALLSTATE INS CO	IL	715	.19	91.75	601		825	1.0300
GRAPHIC ARTS MUTUAL INS CO	NY	692	.18	91.93	681	23	538	0.7900
HANOVER INS CO	NH	681	.18	92.11	646		202	0.3127
FIREMANS FUND INS CO	CA	674	.18	92.29	691		-233	-0.3372
INA UNDERWRITERS INS CO	CA	659	.17	92.46	687		1,011	1.1398
FEDERAL KEMPER INS CO	IL	652	.17	92.63	668		214	0.3204
GREAT AMERICAN INS CO	OH	639	.17	92.80	550	17	435	0.7909
MONARCH INS CO OF OH	OH	634	.17	92.97	664		1,214	1.4051
BITUMINOUS FIRE & MARINE INS CO	IL	634	.17	93.14	508		261	0.4595
CANNERS EXCHANGE SUBSCRIBERS	IL	622	.17	93.31	639	26	291	0.4554
LITITZ MUTUAL INS CO	PA	619	.16	93.47	617		154	0.2496
GREATER NEW YORK MUTUAL INS CO	NY	601	.16	93.63	529		909	1.7183
CELINA MUTUAL INS CO	OH	600	.16	93.79	532		163	0.3064
ROYAL EXCHANGE ASS OF AM INC	NY	583	.15	93.94	662		272	0.4109
CHEROKEE INS CO	IN	576	.15	94.09	797		846	1.0615
WARNER RECIPROCAL INSURERS	IL	557	.15	94.24	540		571	1.0574
INDEMNITY INS CO OF NORTH AMERICA	NY	554	.15	94.39	542		328	0.9591
UNITED STATES FIDELITY & GUARANTY C	MD	547	.15	94.54	440		275	0.6250
EMPLOYERS MUTUAL CAS CO	IA	540	.14	94.68	546		800	1.4652
BITUMINOUS CASUALTY CORP	IL	534	.14	94.82	536		337	0.6287
AETNA FIRE UNDERWRITERS INS CO	CT	529	.14	94.96	487		202	0.4148
STATE AUTO INS ASSN	IN	509	.14	95.10	519			0.0000
WHITE HALL MUTUAL INS CO	PA	467	.12	95.22	398		158	0.3970
NEW HAMPSHIRE INS CO	NH	439	.12	95.34	490		962	1.9633

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SENTRY INS A MUTUAL CO	WI	430	.11	95.45	450	139	-32	-0.0702
NATIONAL GRANGE MUTUAL INS CO	MD	428	.11	95.50	414		137	0.3309
MERCHANTS MUTUAL INS CO	NY	405	.11	95.67	449		414	0.9220
SUN INS CO OF NY	NY	398	.11	95.70	451		240	0.5322
CHICAGO INS CO	IL	380	.10	95.80	304		161	0.5296
ATLANTA INTERNATIONAL INS CO	NY	377	.10	95.90	389		557	1.4319
GLENS FALLS INS CO	DE	375	.10	96.00	124		91	0.7339
CUMIS INS SOCIETY INC	WI	370	.10	96.10	372		191	0.5134
STATE FARM GENERAL INS CO	IL	342	.09	96.27	359		767	1.3721
AMERICAN & FOREIGN INS CO	DE	339	.09	96.36	185		-48	-0.2595
LUMBERMEN MUTUAL INS CO	OH	315	.08	96.44	322		358	1.1116
BUCKEYE UNION INS CO	OH	314	.08	96.52	302		50	0.1650
NATIONAL MUTUAL INS CO	OH	310	.08	96.60	266		54	0.2030
AMERICAN CONSUMER INS CO	NY	306	.08	96.68	186		59	0.3172
NORFOLK & DEORAN MUTUAL FIRE INS CO	MA	279	.07	96.75	330		213	0.6455
AFFILIATED FA INS CO	WI	275	.07	96.82	335		344	1.1761
MARINE INDEMNITY INS CO OF AMERICA	NY	274	.07	96.89	310		36	0.1161
WESTCHESTER FIRE INS CO	NY	261	.07	96.96	282		227	0.8050
TUSCARORA WAYNE MUTUAL INS CO	PA	256	.07	97.03	238		34	0.1429
AGWAY INS CO	NY	254	.07	97.10	280		19	0.0679
UNIGARD INS CO	WA	251	.07	97.17	166		68	0.4096
MERCHANTS INS CO OF NH INC	NH	245	.07	97.24	102		67	0.6569
JEWELERS MUTUAL INS CO	WI	245	.07	97.31	248		162	0.6532
BANKERS STANDARD INS CO	FL	244	.06	97.37	45		15	0.3333
UNION INDEMNITY INS CO OF NY	NY	242	.06	97.43	176		615	3.4943
AMERICAN HOME ASS CO	NY	241	.06	97.49	301		1,442	4.7907
PENN MUTUAL FIRE INS CO	PA	230	.06	97.55	246		-45	-0.1829
IDEAL MUTUAL INS CO	NY	230	.06	97.61	191		31	0.1623
MIDLAND INS CO	NY	229	.06	97.67	149		352	2.3624
STATESMAN INS CO	IN	220	.06	97.73	132		56	0.4242
FARMERS FIRE INS CO	PA	219	.06	97.79	212		149	0.7028
COVENANT MUTUAL INS CO	CT	215	.06	97.85	170		308	1.8116
FLORISTS MUTUAL INS CO	IL	209	.06	97.91	197	30	143	0.7259
UTICA MUTUAL INS CO	NY	207	.05	97.96	246	25	12	0.0488
AMERICAN MANUFACTURERS MUTUAL INS C	IL	207	.05	98.01	136		-153	-1.1250
REGIS INS CO	PA	203	.05	98.06	97		43	0.4433
CHESTER COUNTY MUTUAL INS CO	PA	183	.05	98.11	175		63	0.3600
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	179	.05	98.16	214		34	0.1589
PLANET INS CO	WI	178	.05	98.21	161		1	0.0062

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GUARANTEE INS CO	DE	177	.05	98.26	120		215	1.7917
LEBANON MUTUAL INS CO	PA	175	.05	98.31	178		15	0.0843
UNIGARD MUTUAL INS CO	WA	169	.04	98.35	134		133	0.9925
MID CONTINENT INS CO	PA	165	.04	98.39	105		49	0.4667
NATIONAL AMERICAN INS CO OF NY	NY	161	.04	98.43	171		398	2.3275
SHELBY MUTUAL INS CO OF SHELBY OH	OH	156	.04	98.47	159		42	0.2642
ALLIANTZ INS CO	CA	155	.04	98.51	167		41	0.2455
SUN INS OFFICE LTD US BR	NY	148	.04	98.55	166		50	0.3012
INS CO OF THE STATE OF PA	PA	144	.04	98.59	157		607	3.8662
UNITED PACIFIC INS CO	WA	142	.04	98.63	140		15	0.1071
MICHIGAN MILLERS MUTUAL INS CO	MI	132	.04	98.67	154		46	0.2805
EMPIRE FIRE & MAR INS CO	NE	130	.03	98.70	158		224	1.4177
NORTHWESTERN MIL INS CO	WI	127	.03	98.73	141		17	0.1206
TOKIO MARINE & FIRE INS CO LTD US BR	NY	127	.03	98.76	112		14	0.1250
ALBANY INS CO	NY	117	.03	98.79	155		49	0.3161
NATIONAL FARMERS UNION PROP & CAS CO	UT	117	.03	98.82	83		53	0.6386
TORRIDGE MUTUAL INS CO	PA	116	.03	98.85	123		35	0.2846
STATE AUTOMOBILE MUTUAL INS CO	OH	113	.03	98.88	73		12	0.1644
TRANSIT CASUALTY CO	MO	111	.03	98.91	61		24	0.3934
HOME INDEMNITY CO	NH	110	.03	98.94	88		-3	-0.0341
PURITAN INS CO	CT	108	.03	98.97	73		3	0.0411
NORTHLAND INS CO	MN	107	.03	99.00	94		3	0.0319
GOODVILLE MUTUAL CAS CO	PA	107	.03	99.03	73			0.0000
INTERNATIONAL INS CO	IL	107	.03	99.06	76		-5	-0.0641
CAMBRIDGE MUTUAL FIRE INS CO	MA	106	.03	99.09	214		632	2.9533
CONNECTICUT INDEMNITY CO	CT	104	.03	99.12	55		7	0.1273
SAFECO INS CO OF AMERICA	WA	100	.03	99.15	153		13	0.0850
HIGHLAND MUTUAL INS CO	PA	96	.03	99.18	55		4	0.0727
UNITED NATIONAL INS CO	PA	95	.03	99.21	115		39	0.3391
UNION MUTUAL L CO OF WESTMORELAND CT	PA	94	.02	99.23	90		3	0.0333
EVERETT CASH MUTUAL INS CO	PA	89	.02	99.25	95		4	0.0421
RLI INS CO	IL	83	.02	99.27	31		23	0.7419
CHARTER OAK FIRE INS CO	CT	81	.02	99.29	282		-474	-1.6809
AGRICULTURAL INS CO	SD	76	.02	99.31	35		67	1.9143
GENERAL INS CO OF AMERICA	WA	73	.02	99.33	96		332	3.4583
CENTAUR INS CO	IL	73	.02	99.35	58			0.0000
MARBURGCK EMIE MUTUAL INS CO	PA	68	.02	99.37	72		23	0.3194
MILLVILLE MUTUAL INS CO	PA	67	.02	99.39	76		30	0.3947
WINDSOR MOUNT JOY MUTUAL INS CO	PA	65	.02	99.41	68		19	0.2794

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NEWARK INS CO	NJ	65	.02	44.43	56		4	0.0714
MANOR MUTUAL INS CO	PA	64	.02	44.45	56		16	0.2857
GREAT SOUTHWEST FIRE INS CO	AZ	64	.02	44.47	48		37	0.7708
SOUTH CAROLINA INS CO	SC	63	.02	44.44	57		-10	-0.1754
BIRMINGHAM FIRE INS CO OF PA	PA	58	.02	44.51	141		181	1.2837
CONEAUGH VALLEY MUTUAL INS CO	PA	57	.02	44.53	54		19	0.3220
GOSCHENHOPPEN MUTUAL INS CO	PA	57	.02	44.55	54		19	0.3220
BOYERTOWN MUTUAL INS CO	PA	57	.02	44.57	54		5	0.0847
MUTUAL INS CO OF LEHIGH CITY	PA	57	.02	44.54	54		20	0.3390
FARMERS MUTUAL F I C OF SCHUTTKILL	PA	57	.02	44.61	54		17	0.2881
BRIAR CREEK MUTUAL INS CO	PA	57	.02	44.63	54		19	0.3220
ASSOCIATED INDEMNITY CORP	CA	54	.01	44.64	13		-13	-1.0000
FIDELITY & DEPOSIT CO OF MARYLAND	MD	53	.01	44.65	51		28	0.5490
IMPERIAL CASUALTY & INDEMNITY CO	NE	51	.01	44.66	27		6	0.2222
TRANSCONTINENTAL INS CO	NY	51	.01	44.67	62		21	0.3387
AMERICAN DRUGGISTS INS CO	OH	50	.01	44.68	65		24	0.3692
PARADISE MUTUAL INS CO	PA	45	.01	44.69	50		12	0.2400
ATLAS ASSURANCE CO OF AMERICA	NY	44	.01	44.70	45		20	0.4651
HOME MUTUAL INS CO OF PA	PA	43	.01	44.71	42		3	0.0714
OHIO FARMERS INS CO	OH	42	.01	44.72	25		10	0.4000
QUINCY MUTUAL FIRE INS CO	MA	41	.01	44.73	49		-27	-0.5510
MIDWEST MUTUAL INS CO	IA	40	.01	44.74	25		21	0.8400
BOSTON OLD COLONY INS CO	MA	40	.01	44.75	44		18	0.4091
WESTFIELD INS CO	OH	38	.01	44.76	24		32	1.3333
FIRST GENERAL INS CO	GA	38	.01	44.77	56		31	0.5536
HARTFORD CASUALTY INS CO	NJ	37	.01	44.78	40		2	0.0500
FARMERS MUTUAL FIRE INS CO	PA	35	.01	44.79	33		4	0.1212
MUTUAL BENEFIT INS CO	PA	35	.01	44.80	37		34	0.9189
WASHINGTON MUTUAL INS CO	PA	34	.01	44.81	33		3	0.0909
FARMERS MUTUAL INS CO	PA	34	.01	44.82	33		-4	-0.1212
LYKENS VALLEY MUTUAL INS CO	PA	34	.01	44.83	33		3	0.0909
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	34	.01	44.84	28	8	25	0.8929
NEW CASTLE MUTUAL INS CO	DE	34	.01	44.85	35		4	0.1143
TRAVELERS INDEMNITY CO OF AMERICA	GA	32	.01	44.86	22		-14	-0.6364
ALLSTATE INDEMNITY CO	IL	32	.01	44.87	30		9	0.3000
AMERICAN MUTUAL INS CO OF BOSTON	MA	30	.01	44.88	31		7	0.2258
FIDELITY & CASUALTY CO OF NY	NH	30	.01	44.89	32		-4	-0.1250
ZURICH AMERICAN INS CO OF IL	IL	30	.01	44.90	16		10	0.6250
SAFEGUARD INS CO	CT	28	.01	44.91	38		2	0.0526

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
COMMERCIAL MULTI PERIL

COMPANY NAME	DOI	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
TRANSPORT INDEMNITY CO	CA	27	.01	99.92	16		2	0.1250
FARMERS MUTUAL INS CO OF DE	DE	25	.01	99.93	24		42	1.7500
CENTRAL MUTUAL INS CO	OH	25	.01	99.94	30		6	0.2000
AMERICAN UNIVERSAL INS CO	RI	23	.01	99.95	18		-2	-0.1111
NATIONAL INDEMNITY CO	NE	22	.01	99.96	21		19	0.9048
NIAGARA FIRE INS CO	DE	22	.01	99.97	17		20	1.1765
CALVERT INS CO	PA	21	.01	99.98	12		6	0.5000
CITY INS CO	NJ	20	.01	99.99	32		-43	-1.3438
UNDERWRITERS INS CO	IL	18	.00	99.99	11		9	0.8182
JEFFERSON INS CO OF NY	NY	17	.00	99.99	13		145	11.1538
CANAL INS CO	SC	17	.00	99.99	4			0.0000
PENN CENTRAL MUTUAL INS CO	PA	16	.00	99.99	15		4	0.2667
LAKELAND MUTUAL INS CO	PA	16	.00	99.99	15		4	0.2667
PAWTUCKET MUTUAL INS CO	RI	15	.00	99.99	16	2		0.0000
LUMBER MUTUAL INS CO	MA	14	.00	99.99	14			0.0000
UTICA FIRE INS CO OF ONEIDA CITY NY	NY	13	.00	99.99	8		2	0.2500
FOREMOST INS CO	MI	13	.00	99.99	16		5	0.3125
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	12	.00	99.99	13		-3	-0.2308
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	12	.00	99.99	14		2	0.1429
PAXTON NATIONAL INS CO	PA	11	.00	99.99	8		20	2.5000
MISSION INS CO	CA	11	.00	99.99	5		-4	-0.8000
REPUBLIC INS CO	DE	10	.00	99.99	15			0.0000
SAINT PAUL MERCURY INS CO	MN	10	.00	99.99	60		11	0.1833
BALBOA INS CO	CA	9	.00	99.99	3		4	1.3333
INDUSTRIAL INDEMNITY CO	CA	9	.00	99.99	10		7	0.7000
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	9	.00	99.99	2			0.0000
VIGILANT INS CO	NY	9	.00	99.99	22		8	0.3636
CINCINNATI INS CO	OH	8	.00	99.99	4			0.0000
EARL MUTUAL INS CO	PA	7	.00	99.99	6		2	0.3333
EMPLOYERS FIRE INS CO	MA	7	.00	99.99	10		-117	-11.7000
GREAT CENTRAL INS CO	IL	6	.00	99.99	13		7	0.5385
OCCIDENTAL FIRE & CAS CO OF NC	NC	5	.00	99.99	4			0.0000
COLONIA INS CO	NY	5	.00	99.99	6		-2	-0.3333
ROCKWOOD INS CO	PA	5	.00	99.99	3			0.0000
CASUALTY RECIP EXCHANGE	MO	2	.00	99.99	2			0.0000
AMERICAN POLICYHOLDERS INS CO	MA	2	.00	99.99	4		8	2.0000
MICHIGAN MUTUAL INS CO	MI	1	.00	99.99	2		35	17.5000
MUTUAL FIRE MARINE & INLAND INS CO	PA	1	.00	99.99	1			0.0000
MIDDLESEX INS CO	MA	1	.00	99.99	1			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
COMMERCIAL MULTI PERIL

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PHOENIX INSURANCE CO	CT	1	.00	99.99	1			0.0000
INS CO OF GREATER NY	NY	1	.00	99.99	11		-42	-5.8182
RANGER INS CO	DE	1	.00	99.99	12		5	0.2500
WESTMORELAND CAS CO	PA	1	.00	99.99				0.0000
MOTOR VEHICLE CAS CO	IL	1	.00	99.99	1			0.0000
MID CENTURY INS CO	CA		.00	99.99				0.0000
UNITED FIRE INS CO	NY		.00	99.99				0.0000
SAUCUN MUTUAL INS CO	PA		.00	99.99				0.0000
WALLROSE MUTUAL INS CO	PA		.00	99.99				0.0000
ELK COUNTY MUTUAL FIRE INS CO	PA		.00	99.99				0.0000
PITTSBURGH MUTUAL INS CO	PA		.00	99.99				0.0000
NEW JERSEY RE-INSURANCE CO	NJ		.00	99.99				0.0000
CIA INS CORP	NY		.00	99.99				0.0000
PHOENIX ASK CO OF NEW YORK	NH		.00	99.99				0.0000
LONDON GUARANTEE & ACCIDENT CO OF N DE	DE		.00	99.99				0.0000
-103- NORTH AMERICAN CO FOR PROP & CAS IN NY	NY		.00	99.99				0.0000
IRI COUNTY MERVONITE MUTUAL INS CO	PA		.00	99.99				0.0000
TRANSPORT INS CO	IA		.00	99.99				0.0000
COLONIAL PENN INS CO	PA		.00	99.99				0.0000
PROGRESSIVE CAS INS CO	OH		.00	99.99				0.0000
GRANGERS MUTUAL INS CO	MO		.00	99.99				0.0000
JOHN DEERE INS CO	IL		.00	99.99				0.0000
ANTHRACITE MUTUAL FIRE INS CO	PA		.00	99.99				0.0000
PATRONS MUTUAL FIRE INS CO	PA		.00	99.99				0.0000
HERITAGE MUTUAL INS CO	WI		.00	99.99				0.0000
BANKERS & SHIPPERS INS CO OF NY	NY		.00	99.99				0.0000
TICOM MORTGAGE INS CO	CA		.00	99.99				0.0000
AMERICAN FIRE & CAS CO	FL		.00	99.99				0.0000
TAISHU MAR & FIRE INS CO LTD US BR	NY		.00	99.99			-1	0.0000
UMI REINSURANCE CO	PA		.00	99.99				0.0000
GOVERNMENT EMPLOYEES INS CO	DC		.00	99.99				0.0000
BELGIAN GEN INS CO US BR	NY		.00	99.99			8	0.0000
AMERICAN MODERN HOME INS CO	OH		.00	99.99				0.0000
STONE VALLEY MUTUAL FIRE INS CO	PA		.00	99.99				0.0000
PAMICO MORTGAGE INS CO	PA		.00	99.99				0.0000
KANSAS CITY FIRE & MARINE INS CO	MO		.00	99.99			-1	0.0000
HIGHLANDS INS CO	TX		.00	99.99				0.0000
TRUCK INS EXCHANGE	CA		.00	99.99				0.0000
NATIONWIDE GENERAL INS CO	OH		.00	99.99				0.0000

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
COMMERCIAL MULTIPERIL

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
DAILY UNDERWRITERS OF AMERICA	PA		.00	99.99				0.0000
OIL & GAS INS CO	OH		.00	99.99				0.0000
AVEMCO INS CO	MO		.00	99.99				0.0000
CAPITOL INS CO	PA		.00	99.99				0.0000
ALLENDALE MUTUAL INS CO	RI		.00	99.99				0.0000
CRITERION INS CO	DC		.00	99.99				0.0000
CHRYSLER INS CO	MI		.00	99.99				0.0000
ARMSTRONG COUNTY MUTUAL FIRE INS CO	PA		.00	99.99				0.0000
MONTGOMERY MUTUAL INS CO	PA		.00	99.99				0.0000
EXCEL INS CO	IN		.00	99.99				0.0000
NATIONAL PROPERTY OWNERS INS CO	IN		.00	99.99				0.0000
LEGION CASUALTY CO	OK		.00	99.99				0.0000
WESTERN EMPLOYERS INS CO	CA		.00	99.99				0.0000
FEDERATED MUTUAL INS CO	MN		.00	99.99				0.0000
SOUTHERN HOME INS CO	SC		.00	99.99				0.0000
GREAT GLOBAL ASR CO	AZ		.00	99.99				0.0000
MOUNT VERNON FIRE INS CO	PA		.00	99.99				0.0000
NEFFSVILLE MUTUAL FIRE INS CO	PA		.00	99.99				0.0000
FREMONT INDEMNITY CO	CA		.00	99.99			58	0.0000
MIC GENERAL INS CORP	IN		.00	99.99				0.0000
HANNAHSTOWN MUTUAL INS CO	PA		.00	99.99				0.0000
GEN ELEC GUARANTY INS CORP	NC		.00	99.99				0.0000
AMERICAN CREDIT INDEMNITY CO OF NY	NY		.00	99.99				0.0000
PENNSYLVANIA HOSPITAL INS CO	PA		.00	99.99				0.0000
UTILITIES MUTUAL INS CO	NY		.00	99.99				0.0000
OLD REPUBLIC INS CO	PA	-1	.00	99.99	13			0.0000
VALLEY FORGE INS CO	PA	-1	.00	99.99			-6	0.0000
NATIONAL FIRE INS CO OF HARTFORD	CT	-1	.00	99.99	-3		264	-88.0000
COMMERCIAL INS CO OF NEWARK NJ	NJ	-2	.00	99.99	-1		13	-13.0000
CENTRAL NATIONAL INS CO OF OMAHA	NE	-5	.00	99.99	-1			0.0000
NEW YORK UNDERWRITERS INS CO	NY	-8	.00	99.99	12			0.0000
*TOTALS FOR	PA	376,667	99.99	99.99	374,432	5,277	259,574	0.6923

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OCEAN MARINE

COMPANY NAME	DOM	WRITTEN PREMIUM (2000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (2000)	DIVIDENDS (2000)	INCURRED LOSSES (2000)	LOSS RATIO
INS CO OF NORTH AMERICA	PA	2,876	15.60	15.60	2,901		1,381	0.4760
NORTHWESTERN NATL INS CO	WI	1,441	7.82	23.42	1,659		2,326	1.4192
FEDERAL INS CO	NJ	1,254	6.80	30.22	1,243		-45	-0.0362
NEW HAMPSHIRE INS CO	NH	1,176	6.38	36.60	1,177		1,215	1.0501
FIREMENS INS CO OF NEWARK NJ	NJ	966	5.24	41.84	986		666	0.6755
AMERICAN HOME ASS CO	NY	882	4.79	46.63	736		3,211	4.3626
EMPLOYERS INS OF WASHINGTON A MUTUAL CO	WI	875	4.75	51.38	918		731	0.7463
CONTINENTAL INS CO	NH	866	4.70	56.08	848		488	0.5755
FIREMANS FUND INS CO	CA	735	3.99	60.07	672		1,157	1.7217
ROYAL INS CO OF AMERICA	IL	565	3.07	63.14	558		360	0.6452
AETNA CASUALTY & SURETY CO	CT	481	2.61	65.75	485		167	0.3443
ROYAL EXCHANGE ASS OF AM INC	NY	468	2.54	68.29	450		-1	-0.0022
HOME INS CO	NH	441	2.39	70.68	456		176	0.3860
ARKWRIGHT BOSTON MERS MUTUAL INS CO	MA	401	2.18	72.86	392		257	0.6046
AETNA INS CO	CT	364	1.97	74.83	336		204	0.6071
ATLANTIC MUTUAL INS CO	NY	351	1.90	76.73	448	71	-124	-0.2768
MARINE INDEMNITY INS CO OF AMERICA	NY	351	1.90	78.63	336		119	0.3542
CENTENNIAL INS CO	NY	338	1.83	80.46	328		14	0.0427
UNITED STATES FIRE INS CO	NY	335	1.82	82.28	374		116	0.3102
SUN INS CO OF NY	NY	329	1.79	84.07	316		167	0.5285
GREAT AMERICAN INS CO	OH	315	1.71	85.78	269		81	0.3011
RELANCE INS CO	PA	293	1.59	87.37	307		161	0.5244
WINDSOR MOUNT JOY MUTUAL INS CO	PA	260	1.41	88.78	259		93	0.3591
NATIONAL UNION FIRE INS CO OF PITTS	PA	240	1.30	90.08	207		-486	-2.3478
HARTFORD FIRE INS CO	CT	231	1.25	91.33	230		-112	-0.4870
SAINT PAUL FIRE & MARINE INS CO	MN	218	1.18	92.51	301		91	0.3023
COMMERCIAL UNION INS CO	MA	204	1.11	93.62	215		66	0.3070
OMAHA INDEMNITY CO	WI	204	1.11	94.73	195		63	0.3231
YASUDA FIRE & MARINE INS CO OF AM	NY	202	1.10	95.83	45		47	1.0430
CONTINENTAL CASUALTY CO	IL	113	.61	96.44	111		94	0.8468
TRAVELERS INDEMNITY CO	CT	90	.49	96.93	81		50	0.6173
UNITED STATES FIDELITY & GUARANTY CO	MD	78	.42	97.35	64		17	0.2656
UNITED SERVICES AUTOMOBILE ASSN	TX	77	.42	97.77	77	2	47	0.6104
LUMBERMENS MUTUAL CAS CO	IL	63	.34	98.11	70		5	0.0714
ZURICH INS CO OF SW	NY	52	.28	98.39	25		8	0.3200
UTICA MUTUAL INS CO	NY	35	.19	98.58	19		16	0.8421
AMERICAN MOTORISTS INS CO	IL	31	.17	98.75	31		1	0.0323
VIGILANT INS CO	NY	30	.16	98.91	24		7	0.2917
NORTHERN ASSURANCE CO OF AMERICA	VI	28	.15	99.06	20		5	0.2500

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OCEAN MARINE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AFFILIATED F&I INS CO	RI	26	.14	99.20	39		57	1.4615
MARYLAND CASUALTY CO	MD	19	.10	99.30	9		2	0.2222
BOSTON OLD COLONY INS CO	MA	18	.10	99.40	18		1	0.0556
MOTORISTS MUTUAL INS CO	OH	14	.08	99.48	7		13	1.8571
STATE AUTOMOBILE MUTUAL INS CO	OH	14	.08	99.56	14		9	0.6429
LIBERTY MUTUAL FIRE INS CO	MA	12	.07	99.63	20		160	8.0000
SUN INS OFFICE LTD US OR	NY	11	.06	99.69	8		12	1.5000
GLENS FALLS INS CO	DE	10	.05	99.74	9		4	0.4444
SAINT PAUL MERCURY INS CO	MN	7	.04	99.78	8		1	0.1250
AMICA MUTUAL INS CO	RI	7	.04	99.82	7	2	2	0.2657
PENNSYLVANIA F&I MUTUAL CAS INS CO	PA	5	.03	99.85	3		3	1.0000
AMERICAN INS CO	NJ	4	.02	99.87	4			0.0000
HARTFORD ACCIDENT & INDEMNITY CO	CT	3	.02	99.89	2			0.0000
NORTH RIVER INS CO	NJ	2	.01	99.90	3		-4	-1.3333
FIDELITY & CASUALTY CO OF NY	NH	2	.01	99.91	3		3	1.0000
CAMPDEN FIRE INS ASSN	NJ	2	.01	99.92	2		14	7.0000
NEWARK INS CO	NJ	2	.01	99.93	1			0.0000
ELECTRIC INS CO	MA	2	.01	99.94	2			0.0000
BUCKEYE UNION INS CO	OH	1	.01	99.95	1			0.0000
PRUDENTIAL REINSURANCE CO	DE	1	.01	99.96	1		5	5.0000
NIAGARA FIRE INS CO	DE	1	.01	99.97				0.0000
UNION INDEMNITY INS CO OF NY	NY	1	.01	99.98	1			0.0000
USAA CAS INS CO	TX	1	.01	99.99	1			0.0000
EAGLE STAR INS CO OF AMERICA	NY	1	.01	100.00	1			0.0000
MANOVER INS CO	NH	1	.01	100.01	2			0.0000
GOVERNMENT EMPLOYEES INS CO	DC	1	.01	100.02	2			0.0000
GRANITE STATE INS CO	NH	1	.01	100.03	1			0.0000
UNIGARD MUTUAL INS CO	MA	1	.01	100.04				0.0000
WESTCHESTER FIRE INS CO	NY	1	.01	100.05	1			0.0000
HOME INDEMNITY CO	NH	1	.01	100.06	1			0.0000
GENERAL INS CO OF AMERICA	MA	1	.01	100.07	1			0.0000
SEA INS CO LTD US OR	NY	1	.01	100.08	1		-4	-4.0000
WASHINGTON MUT F I C OF LAWRENCE CT	PA		.00	100.08				0.0000
UNITED GTY RESIDENTIAL INS CO OF NC	NC		.00	100.08				0.0000
MOTORS INS CORP	NY		.00	100.08				0.0000
MUTUAL SERVICE CAS INS CO	MN		.00	100.08				0.0000
MIDDLESEX INS CO	MA		.00	100.08				0.0000
AMERICAN MUNICIPAL BOND ASSN CORP	NY		.00	100.08				0.0000
UNIGARD INS CO	MA		.00	100.08				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OCEAN MARINE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MICHIGAN MUTUAL INS CO	MI		.00	100.08				0.0000
MUTUAL FIRE MARINE & INLAND INS CO	PA		.00	100.08			-60	0.0000
AMERICAN MANUFACTURERS MUTUAL INS C	IL		.00	100.08				0.0000
CENTRAL MUTUAL INS CO	OH		.00	100.08				0.0000
GOSCHENHOPPER MUTUAL INS CO	PA		.00	100.08				0.0000
OHIO CASUALTY INS CO	OH		.00	100.08				0.0000
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA		.00	100.08				0.0000
AMERICAN FIDELITY FIRE INS CO	NY		.00	100.08				0.0000
T H E INSURANCE CO	MA		.00	100.08				0.0000
PINE GROVE MUTUAL INS CO	PA		.00	100.08				0.0000
PENNSYLVANIA MILLERS MUTUAL INS CO	PA		.00	100.08				0.0000
ULICO CAS CO	DE		.00	100.08				0.0000
VIRGINIA SURETY CO INC	IL		.00	100.08				0.0000
MUTUAL FIRE INS CO OF S BEND TOWNSH	PA		.00	100.08				0.0000
PENN AMERICA INS CO	PA		.00	100.08				0.0000
JEWELERS MUTUAL INS CO	WI		.00	100.08				0.0000
HUSBANDMANS MUTUAL FIRE INS CO	PA		.00	100.08				0.0000
PATRONS MUTUAL FIRE ASSN	PA		.00	100.08				0.0000
BALBUA INS CO	CA		.00	100.08				0.0000
MICHIGAN MILLERS MUTUAL INS CO	MI		.00	100.08				0.0000
HARTFORD SM BUIL INSPECTION & INS	CT		.00	100.08				0.0000
POTTER CITY GRANGE MUTUAL FIRE INS C	PA		.00	100.08				0.0000
MANUFACTURERS ALLIANCE INS CO	PA		.00	100.08				0.0000
THE TOA-RE INS CO OF AMERICA	DE		.00	100.08				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.08				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.08				0.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MO		.00	100.08				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.08				0.0000
GRANGE MUTUAL FIRE INS CO	PA		.00	100.08				0.0000
PROFESSIONAL MUTUAL INS CO	MO		.00	100.08				0.0000
EMPLOYERS MUTUAL CAS CO	IA	-2	-.01	100.07	-1		6	-6.0000
*TOTALS FOR	PA	18,451	100.07	100.07	18,301	75	13,323	0.7280

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
INLAND MARINE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NATIONAL UNION FIRE INS CO OF PITTS	PA	9,218	8.84	8.84	8,346		3,907	0.4681
INS CO OF NORTH AMERICA	PA	5,619	5.39	14.23	5,442		2,467	0.4533
FEDERAL INS CO	NJ	5,284	5.07	19.30	4,979		1,758	0.3531
AETNA CASUALTY & SURETY CO	CT	4,531	4.15	23.45	4,351		2,077	0.4774
AMERICAN INS CO	NJ	3,142	3.01	26.46	2,911		1,097	0.3768
HOME INS CO	NH	2,847	2.73	29.19	2,908		2,127	0.7314
NATIONWIDE MUTUAL FIRE INS CO	OH	2,673	2.56	31.75	2,635		1,261	0.4786
HARTFORD FIRE INS CO	CT	2,551	2.45	34.20	2,662		1,351	0.5075
STATE FARM FIRE AND CAS CO	IL	2,484	2.38	36.58	2,312		1,177	0.5091
FIREMENS INS CO OF NEWARK NJ	NJ	2,478	2.38	38.96	2,440		1,899	0.7785
MISSION NATIONAL INS CO	CA	2,225	2.13	41.09	1,605		1,091	0.6798
AMERICAN CENTENNIAL INS CO	DE	2,072	1.99	43.08	620		198	0.3194
UNITED STATES FIDELITY & GUARANTY CO	MD	2,020	1.94	45.02	2,048		1,423	0.6948
AFFILIATED FM INS CO	RI	1,823	1.75	46.77	1,714		72	0.0420
TRAVELERS INDEMNITY CO	CT	1,775	1.70	48.47	1,809		563	0.3112
ROYAL INS CO OF AMERICA	IL	1,773	1.70	50.17	1,745		792	0.4539
RELiance INS CO	PA	1,754	1.68	51.85	1,530		5,383	3.5183
AETNA INS CO	CT	1,683	1.61	53.46	1,665		1,538	0.9237
PENNSYLVANIA MUTUAL CAS INS CO	PA	1,504	1.44	54.90	1,520		627	0.4125
ARKWRIGHT BOSJON MFRS MUTUAL INS CO	MA	1,503	1.44	56.34	1,276		-522	-0.4091
SAINT PAUL FIRE & MARINE INS CO	MN	1,436	1.38	57.72	1,291	1	449	0.3478
COMMERCIAL UNION INS CO	MA	1,396	1.34	59.06	1,491		1,072	0.7190
UNITED STATES FIRE INS CO	NY	1,316	1.26	60.32	1,194		903	0.7563
ALLSTATE INS CO	IL	1,171	1.12	61.44	1,109		556	0.5014
GENERAL ACCIDENT INS CO OF AMERICA	PA	1,122	1.08	62.52	1,168		627	0.5368
ERIE INS EXCHANGE	PA	1,096	1.05	63.57	1,066	148	574	0.5385
LIBERTY MUTUAL FIRE INS CO	MA	1,012	.97	64.54	972		672	0.6914
INTEGRITY INS CO	NJ	1,002	.96	65.50	704		412	0.5852
JEWELERS MUTUAL INS CO	RI	977	.94	66.44	1,006		852	0.8469
HARLEYSVILLE MUTUAL INS CO	PA	879	.84	67.28	828		338	0.4082
ZURICH INS CO US BR	NY	849	.81	68.09	860		318	0.3698
MARYLAND CASUALTY CO	MD	839	.80	68.89	851		465	0.5699
LUMBERMENS MUTUAL CAS CO	IL	750	.72	69.61	705		352	0.4993
UNITED SERVICES AUTOMOBILE ASN	TX	745	.71	70.32	710	19	301	0.4239
TRANSAMERICA INS CO	CA	736	.71	71.03	826		534	0.6465
OHIO CASUALTY INS CO	OH	660	.63	71.66	672		122	0.1815
VALLEY FORGE INS CO	PA	655	.63	72.29	647		257	0.3972
OLD REPUBLIC INS CO	PA	641	.61	72.90	815		294	0.3607
ROYAL EXCHANGE ASS OF AM INC	NY	613	.59	73.49	635		682	1.0740

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UTICA MUTUAL INS CO	NY	610	.58	74.07	660		258	0.3674
AMERICAN NATIONAL FIRE INS CO	NY	586	.56	74.63	545		213	0.3908
CONTINENTAL CASUALTY CO	IL	559	.52	75.15	777		268	0.3449
CENTRAL NATIONAL INS CO OF OMAHA	NE	533	.51	75.66	676		308	0.4556
FIDELITY & GUARANTY INS OWNERS INC	OH	528	.51	76.17	455		197	0.4330
CENTENNIAL INS CO	NY	528	.51	76.68	550		727	1.3218
OLD GUARD MUTUAL INS CO	PA	516	.49	77.17	556		217	0.3903
EMPLOYERS MUTUAL CAS CO	IA	510	.49	77.66	596		351	0.8864
SUN INS CO OF NY	NY	494	.47	78.13	508		146	0.2874
SAINT PAUL MERCURY INS CO	MN	480	.46	78.59	561		73	0.2022
BIRMINGHAM FIRE INS CO OF PA	PA	467	.45	79.04	677		304	0.4490
NORTHWESTERN NTL INS CO	WI	455	.42	79.46	419		162	0.3866
MUTUAL FIRE MARINE & INLAND INS CO	PA	427	.41	79.87	568		90	0.1565
PRUDENTIAL PROPERTY & CAS INS CO	NJ	410	.39	80.26	572		351	0.9435
WEST AMERICAN INS CO	CA	409	.39	80.65	586		148	0.3834
JOHN DEERE INS CO	IL	408	.39	81.04	486		157	0.3230
MID CONTINENT INS CO	PA	406	.39	81.43	581		500	0.5164
FIREMANS FUND INS CO	CA	395	.38	81.81	500		-37	-0.0740
TWIN CITY FIRE INS CO	MN	377	.36	82.17	177		160	0.9040
WHITE HALL MUTUAL INS CO	PA	372	.36	82.53	114		35	0.3070
DONEGAL MUTUAL INS CO	PA	357	.34	82.87	299		185	0.6187
NEW HAMPSHIRE INS CO	NH	352	.34	83.21	413		32	0.0775
ATLANTA INTERNATIONAL INS CO	NY	344	.33	83.54	289		60	0.2076
ITT LYNDON PROPERTY INS CO	MO	334	.32	83.86	211		80	0.3791
UNITED EQUITABLE CAS CO	PA	331	.32	84.18	166		139	0.8573
INTERNATIONAL INS CO	IL	319	.31	84.49	352		55	0.1563
AMERICAN MOTORISTS INS CO	IL	304	.29	84.78	325		230	0.7077
CONTINENTAL INS CO	NH	302	.29	85.07	332		146	0.4398
MISSION INS CO	CA	299	.29	85.36	1,344		3,891	2.8951
AMERICAN STATES INS CO	IN	298	.29	85.65	327		250	0.7645
CELINA MUTUAL INS CO	OH	288	.28	85.93	253		49	0.1937
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	269	.26	86.19	335		174	0.5194
ASSURANCE COMPANY OF AMERICA	NY	261	.25	86.44	228		79	0.3465
MONARCH INS CO OF OH	OH	260	.25	86.69	247		56	0.2267
EAGLE STAR INS CO OF AMERICA	NY	251	.24	86.93	256		181	0.7070
PHILADELPHIA CONTRIBUTIONSHIP INS C	PA	244	.23	87.16	241		152	0.6307
TRANSPORTATION MUTUAL INS CO	PA	241	.23	87.39	234		829	3.5427
AMERICAN HARDWARE MUTUAL INS CO	MN	239	.23	87.62	254	30	125	0.4921
PROTECTIVE INS CO	IN	237	.23	87.85	247		186	0.7530

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ALLENDALE MUTUAL INS CO	RI	235	.23	88.08	96			0.0000
NORTHERN INS CO OF NY	NY	232	.22	88.30	186		83	0.4462
ROCKAWOOD INS CO	PA	229	.22	88.52	187		167	0.8930
CENGUARD INS CORP	MN	227	.22	88.74	173		17	0.0983
CUNEMAUGH VALLEY MUTUAL INS CO	PA	224	.21	88.95	225		254	1.1289
AGWAY INS CO	NY	223	.21	89.16	191		100	0.5236
FEDERAL KEMPER INS CO	IL	219	.21	89.37	219		82	0.3744
LITITZ MUTUAL INS CO	PA	218	.21	89.58	211		119	0.5640
HARTFORD ACCIDENT & INDEMNITY CO	CT	212	.20	89.78	124		27	0.2177
NORTH RIVER INS CO	NJ	211	.20	89.98	227		71	0.3128
MIDLAND INS CO	NY	199	.19	90.17	234		-10	-0.0427
NATIONAL MUTUAL INS CO	OH	198	.19	90.36	188		14	0.0745
PENNSYLVANIA MANUFACTURERS ASN INS	PA	192	.18	90.54	223		30	0.1345
PURITAN INS CO	CT	191	.18	90.72	227		-61	-0.2687
GUARANTEE INS CO	DE	185	.18	90.90	103		73	0.7087
EXCELSIOR INS CO	NY	183	.18	91.08	171		87	0.5088
FORUM INS CO	RI	180	.17	91.25	111		35	0.3153
EMPLOYERS FIRE INS CO	MA	178	.17	91.42	175		80	0.4371
SENTRY INS A MUTUAL CO	RI	163	.16	91.58	166		142	0.8354
PENN AMERICA INS CO	PA	155	.15	91.73	235		153	0.6511
BALBOA INS CO	CA	154	.15	91.88	400		167	0.4175
LIBERTY MUTUAL INS CO	MA	150	.14	92.02	153		24	0.1569
AMERICAN GUARANTEE & LIABILITY IN C	NY	149	.14	92.16	121		82	0.6777
VIGILANT INS CO	NY	149	.14	92.30	106		44	0.4151
AMERICAN HOME ASN CO	NY	146	.14	92.44	210		41	0.1952
STANDARD FIRE INS CO	CT	142	.14	92.58	122		26	0.2131
AMERICAN BANKERS INS CO OF FL	FL	141	.14	92.72	2,359		1,133	0.4803
TRANSPORT INS CO	IA	140	.13	92.85	139		26	0.1871
AMERICAN EMPLOYERS INS CO	MA	137	.13	92.98	131		43	0.3282
SAFECO INS CO OF AMERICA	WA	137	.13	93.11	128		97	0.7576
SECURITY INS CO OF HARTFORD	CT	136	.13	93.24	140		159	1.1357
STATE AUTO INS ASN	IN	136	.13	93.37	137		27	0.1971
CHICAGO INS CO	IL	134	.13	93.50	113		69	0.6106
PLANET INS CO	WI	132	.13	93.63	148		93	0.6284
KEYSTONE INS CO	PA	131	.13	93.76	130		44	0.3385
SELECTED RISKS INS CO	NJ	131	.13	93.89	131		86	0.6565
MARINE INDEMNITY INS CO OF AMERICA	NY	130	.12	94.01	133			0.0000
YORKTOWNE MUTUAL INS CO	PA	127	.12	94.13	134		13	0.0970
INA UNDERWRITERS INS CO	CA	117	.11	94.24	185		4,981	26.9243

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AMICA MUTUAL INS CO	RI	113	.11	94.35	108	36	97	0.8981
PENN MUTUAL FIRE INS CO	PA	111	.11	94.46	109		46	0.4220
COMMERCE & INDUSTRY INS CO	NY	106	.10	94.56	93		92	0.9692
AMERICAN UNIVERSAL INS CO	RI	106	.10	94.66	85		54	0.6353
TRAVELERS INDEMNITY CO OF AMERICA	GA	105	.10	94.76	65		10	0.1536
MOTORISTS MUTUAL INS CO	OH	102	.10	94.86	96		58	0.6042
STATE AUTOMOBILE MUTUAL INS CO	OH	101	.10	94.96	98		50	0.5102
NATIONAL GRAVE MUTUAL INS CO	NH	101	.10	95.06	91		17	0.1868
NATIONAL FIRE INS CO OF HARTFORD	CT	99	.09	95.15	78		18	0.2308
OIL & GAS INS CO	OH	95	.09	95.24	119		1	0.0084
REPUBLIC INS CO	DE	92	.09	95.33	93		25	0.2688
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	89	.09	95.42	80		20	0.2500
CHARTER OAK FIRE INS CO	CT	86	.08	95.50	99		68	0.6869
EMMCU INS CO	IN	86	.08	95.58	117		59	0.5043
CAMDEN FIRE INS ASSN	NJ	85	.08	95.66	83		39	0.4699
ATLANTIC MUTUAL INS CO	NY	83	.08	95.74	89		51	0.5730
STATESMAN INS CO	IN	83	.08	95.82	74		11	0.1486
TRANSPORT INDEMNITY CO	CA	82	.08	95.90	72		35	0.4861
HANOVER INS CO	NH	81	.08	95.98	93		34	0.3656
TUSCARORA WAYNE MUTUAL INS CO	PA	80	.08	96.06	92		24	0.2609
HARBORCREEK ERIE MUTUAL INS CO	PA	80	.08	96.14	72		25	0.3472
HARCO NATIONAL INS CO	NY	79	.08	96.22	84		66	0.7857
MUTUAL BENEFIT INS CO	PA	77	.07	96.29	79		12	0.1519
UNITED PACIFIC INS CO	WA	76	.07	96.36	73		54	0.7397
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	75	.07	96.43	61		-6	-0.0984
GREAT AMERICAN INS CO	OH	72	.07	96.50	88		-59	-0.6705
INS CO OF THE STATE OF PA	PA	72	.07	96.57	64		-25	-0.3906
UNITED STATES LIABILITY INS CO	PA	70	.07	96.64	70		-50	-0.7143
AMERICAN AUTOMOBILE INS CO	MO	70	.07	96.71	82		9	0.1098
HARTFORD MUTUAL INS CO	MD	70	.07	96.78	78		25	0.3205
PROTECTION MUTUAL INS CO	IL	68	.07	96.85	30			0.0000
CENTURY INDEMNITY CO	CT	67	.06	96.91	45		14	0.3111
MILLERS MUTUAL INS CO	PA	67	.06	96.97	70		18	0.2571
CHESTER COUNTY MUTUAL INS CO	PA	64	.06	97.03	61		1	0.0164
HARTFORD CASUALTY INS CO	NJ	64	.06	97.09	63		57	0.9048
MILLVILLE MUTUAL INS CO	PA	63	.06	97.15	75		9	0.1200
FIRST GENERAL INS CO	GA	61	.06	97.21	25		12	0.4800
NATIONAL AMERICAN INS CO OF NY	NY	60	.06	97.27	434		168	0.3871
EVERETT CASH MUTUAL INS CO	PA	60	.06	97.33	64		13	0.2031

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FARMERS RELIANCE INS CO OF NJ	NJ	58	.06	97.39	54		22	0.4074
GOVERNMENT EMPLOYEES INS CO	DC	58	.06	97.45	65		78	1.2000
SHELBY MUTUAL INS CO OF SHELBY OH	OH	57	.05	97.50	56		5	0.0862
MICHIGAN MILLERS MUTUAL INS CO	MI	57	.05	97.55	58		80	1.3793
NATIONAL SURETY CORP	IL	55	.05	97.60	48		-3	-0.0625
PAXTON NATIONAL INS CO	PA	53	.05	97.65	62		19	0.3065
GOSCHENHOPPEV MUTUAL INS CO	PA	53	.05	97.70	49		9	0.1837
PROVIDENCE WASHINGTON INS CO	RI	52	.05	97.75	61		-1	-0.0164
NORTHBROOK PROPERTY & CAS INS CO	IL	51	.05	97.80	78		419	5.3718
BITUMINOUS CASUALTY CORP	IL	50	.05	97.85	78		37	0.4744
NEWARK INS CO	NJ	48	.05	97.90	43		6	0.1395
FARMERS MUTUAL FIRE INS CO	PA	48	.05	97.95	49		11	0.2245
PENN CENTRAL MUTUAL INS CO	PA	45	.04	97.99	44		16	0.3636
HOME INDEMNITY CO	NH	45	.04	98.03	39		39	1.0000
HARBOR INS CO	CA	44	.04	98.07	37		4	0.1081
JC PENNEY CASUALTY INS CO	OH	44	.04	98.11	44		12	0.2727
EMCASCO INS CO	IA	42	.04	98.15	37		13	0.3514
HIGHLAND MUTUAL INS CO	PA	42	.04	98.19	44		13	0.2955
NEW CASTLE MUTUAL INS CO	DE	42	.04	98.23	35		36	1.0286
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	41	.04	98.27	46	18		0.0000
FARMERS MUTUAL INS CO OF DE	DE	41	.04	98.31	38		45	1.1842
AMERICAN ECONOMY INS CO	IN	40	.04	98.35	32		20	0.6250
GRANITE STATE INS CO	NH	40	.04	98.39	29			0.0000
GRAPHIC ARTS MUTUAL INS CO	NY	40	.04	98.43	35		12	0.3429
WESTCHESTER FIRE INS CO	NY	40	.04	98.47	37		23	0.6216
LEBANON MUTUAL INS CO	PA	40	.04	98.51	38		3	0.0789
PENNSYLVANIA GENERAL INS CO	PA	39	.04	98.55	29		16	0.5517
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	39	.04	98.59	39		6	0.1538
TRANSIT CASUALTY CO	MO	38	.04	98.63	31		13	0.4194
HOME MUTUAL INS CO OF PA	PA	38	.04	98.67	38		1	0.0263
SAFEGUARD INS CO	CT	37	.04	98.71	24		3	0.1250
BOYERTOWN MUTUAL INS CO	PA	36	.03	98.74	29		7	0.2414
BANKERS STANDARD INS CO	FL	36	.03	98.77	23		2	0.0870
WESTFIELD INS CO	OH	35	.03	98.80	27		5	0.1852
METROPOLITAN PROPERTY & LIAB INS CO DE	DE	33	.03	98.83	32		20	0.6250
OMAHA INDEMNITY CO	WI	32	.03	98.86	31		15	0.4839
MERCHANTS MUTUAL INS CO	NY	31	.03	98.89	29		25	0.8621
KANSAS CITY FIRE & MARINE INS CO	MO	31	.03	98.92	27		6	0.2222
BITUMINOUS FIRE & MARINE INS CO	IL	30	.03	98.95	22		20	0.9091

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FARMERS FIRE INS CO	PA	50	.03	98.96	29		16	0.5517
VALLEY MUTUAL INS CO	PA	50	.03	99.01	55		58	1.1515
MENNONITE MUTUAL INS ASS	PA	50	.03	99.04	26		5	0.1786
PACIFIC INDEMNITY CO	CA	29	.03	99.07	51		20	0.6452
GREAT SOUTHWEST FIRE INS CO	AZ	28	.03	99.10	50		-1	-0.0263
MERCHANTS & BUSINESS MENS A I C	PA	26	.03	99.13	50		21	0.7000
NAZARETH MUTUAL INS CO	PA	26	.02	99.15	26		4	0.1538
FRIENDS COVE MUTUAL INS CO	PA	26	.02	99.17	26		28	1.0764
MAJOR MUTUAL INS CO	PA	25	.02	99.19	52		2	0.0625
UNION MUTUAL I C OF WESTMORELAND CT	PA	25	.02	99.21	26		10	0.3846
BUCKEYE UNION INS CO	OH	25	.02	99.23	25		15	0.6000
LUMBERMENS MUTUAL INS CO	OH	24	.02	99.25	50		-1	-0.0333
PROTECTIVE NATIONAL INS CO OF OHAMA	NE	24	.02	99.27	24		11	0.4583
GREAT WEST CASUALTY CO	NE	23	.02	99.29	23		61	2.6522
LAKELAND MUTUAL INS CO	PA	23	.02	99.31	25		10	0.4000
ATLAS ASSURANCE CO OF AMERICA	NY	23	.02	99.33	23		2	0.0870
LINCOLN GENERAL INS CO	PA	22	.02	99.35	26		18	0.6923
AMERICAN MUTUAL INS CO OF BOSTON	MA	22	.02	99.37	22		15	0.5409
NORTHERN MUTUAL I C OF LANCASTER CT	PA	22	.02	99.39	22		5	0.1564
TAISHU MAR & FIRE INS CO LTD US BR	NY	21	.02	99.41	21		-9	-0.4286
COVENANT MUTUAL INS CO	CT	21	.02	99.43	62		7	0.1124
MIDWEST MUTUAL INS CO	IA	20	.02	99.45	20		10	0.5000
FARMERS MUTUAL INS CO	PA	19	.02	99.47	19		1	0.0526
AMERICAN FIRE & CAS CO	FL	19	.02	99.49	12		8	0.6667
STOCK INS CO OF THE GREEN TREE	PA	19	.02	99.51	9			0.0000
WINDSOR MOUNT JOY MUTUAL INS CO	PA	18	.02	99.53	18		7	0.3889
LUMBERMENS UNDERWRITING ALLIANCE	MO	18	.02	99.55	18	7		0.0000
CAMBRIDGE MUTUAL FIRE INS CO	MA	18	.02	99.57	19		2	0.1053
SUN INS OFFICE LTD US BR	NY	17	.02	99.59	20		16	0.8000
AUTOMOBILE INS CO OF HARTFORD CT	CT	17	.02	99.61	17		3	0.1765
MASSACHUSETTS BAY INS CO	MA	17	.02	99.63	15		8	0.6154
UNIGARD MUTUAL INS CO	WA	16	.02	99.65	14		4	0.2857
MUTUAL INS CO OF LEHIGH CITY	PA	16	.02	99.67	17		2	0.1176
NORTHWESTERN NAT CAS CO	WI	15	.01	99.68	15		8	0.6154
ALLIANZ INS CO	CA	15	.01	99.69	18			0.0000
FIRE & CASUALTY INS CO OF CT	CT	14	.01	99.70	15		11	0.7333
HANNAHSTOWN MUTUAL INS CO	PA	13	.01	99.71	12			0.0000
ROYAL INDEMNITY CO	DE	13	.01	99.72	10		3	0.3000
PACIFIC EMPLOYERS INS CO	CA	12	.01	99.73	11		-7	-0.6364

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BANKERS & SHIPPERS INS CO OF NY	NY	12	.01	99.74	12		33	2.7500
GLOBE INDEMNITY CO	DE	12	.01	99.75	17	1	7	0.4118
VANGUARD INS CO	TX	12	.01	99.76	9		5	0.5556
BRIAR CREEK MUTUAL INS CO	PA	12	.01	99.77	12		2	0.1667
REPUBLIC WESTERN INS CO	AZ	12	.01	99.78	4		3	0.7500
NORFOLK & JEDDAH MUTUAL FIRE INS CO	MA	12	.01	99.79	12		16	1.5333
SOUTH CAROLINA INS CO	SC	11	.01	99.80	14		4	0.2857
AEINA FIRE UNDERWRITERS INS CO	CT	11	.01	99.81	9		4	0.4444
FLORISTS MUTUAL INS CO	IL	10	.01	99.82	12		4	0.3333
FARMERS MUTUAL F & L OF SCHUYLKILL	PA	10	.01	99.83	11		2	0.1818
EARL MUTUAL INS CO	PA	10	.01	99.84	16		5	0.3125
INDUSTRIAL INDEMNITY CO	CA	10	.01	99.85	3		1	0.3333
OHIO FARMERS INS CO	OH	9	.01	99.86	7		1	0.1429
SELECT WAY INS CO	NJ	9	.01	99.87	6		4	0.6667
GLENS FALLS INS CO	DE	9	.01	99.88	5			0.0000
IMPERIAL CASUALTY & INDEMNITY CO	NE	8	.01	99.89	2			0.0000
USAA CAS INS CO	TX	8	.01	99.90	6		7	1.1667
LYKEN'S VALLEY MUTUAL INS CO	PA	8	.01	99.91	7		2	0.2857
OCCIDENTAL FIRE & CAS CO OF NC	NC	7	.01	99.92	10			0.0000
WASHINGTON MUTUAL INS CO	PA	7	.01	99.93	7			0.0000
TRANSAMERICA INDEMNITY CO	CA	7	.01	99.94	5		6	1.2000
CHEROKEE INS CO	IN	7	.01	99.95	13			0.0000
CONSOLIDATED AMERICAN INS CO	SC	7	.01	99.96	4		4	1.0000
ZURICH AMERICAN INS CO OF IL	IL	7	.01	99.97	6		-53	-8.8333
MERCHANTS INS CO OF NH INC	NH	6	.01	99.98	5		-2	-0.4000
TRANSAMERICA PREMIER INS CO	CA	6	.01	99.99	6			0.0000
GREAT NORTHERN INS CO	MN	6	.01	100.00	1			0.0000
AMERICAN DRUGGISTS INS CO	OH	6	.01	100.01	3			0.0000
FARMERS MUTUAL HAIL INS CO OF IA	IA	6	.01	100.02	5			0.0000
AMERICAN NATIONAL PROPERTY & CAS CO	MO	6	.01	100.03	4		4	1.0000
BELLEFONTE UNDERWRITERS INS CO	DE	6	.01	100.04	6		3	0.5000
MORACE MANV INS CO	FL	6	.01	100.05	3		8	1.6000
MAUSAU UNDERWRITERS INS CO	WI	6	.01	100.06	7		-13	-1.8571
ASSOCIATED INDEMNITY CORP	CA	6	.01	100.07	4	1	-2	-0.5000
PENN CHARTER MUTUAL INS CO	PA	5	.00	100.07	5			0.0000
ELECTRIC INS CO	MA	5	.00	100.07	5	1		0.0000
GOODVILLE MUTUAL CAS CO	PA	5	.00	100.07	6		2	0.3333
JEFFERSON INS CO OF NY	NY	5	.00	100.07	21		-21	-1.0000
ENTERPRISE INSURANCE CO	CA	5	.00	100.07	5		1	0.2000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
INLAND MARINE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
CONNECTICUT INDEMNITY CO	CT	5	.00	100.07	4		-2	-0.5000
AMERICAN CONTINENTAL INS CO	MO	5	.00	100.07	3			0.0000
NORTHBROOK INDEMNITY CO	IL	4	.00	100.07	1			0.0000
UNIVERSAL UNDERWRITERS INS CO	MO	4	.00	100.07	4			0.0000
AMERICAN SECURITY INS CO	DE	4	.00	100.07	29			0.0000
GENERAL INS CO OF AMERICA	WA	4	.00	100.07	4			0.0000
TIUGA MUTUAL INS CO	PA	4	.00	100.07	5		17	3.4000
FIDELITY & CASUALTY CO OF NY	NH	4	.00	100.07	6		1	0.1667
IDEAL MUTUAL INS CO	NY	4	.00	100.07	8		-57	-4.6250
NORTHLAND INS CO	MA	4	.00	100.07	3			0.0000
NIAGARA FIRE INS CO	DE	4	.00	100.07	4			0.0000
BROTHERHOOD MUTUAL INS CO	IN	4	.00	100.07	3			0.0000
YASUDA FIRE & MARINE INS CO OF AM	NY	4	.00	100.07	1			0.0000
NATIONAL AMERICAN INS CO	NE	3	.00	100.07	3		3	1.0000
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	3	.00	100.07	3			0.0000
HOMESTEAD INS CO	PA	3	.00	100.07	4		1	0.2500
PANTUCKET MUTUAL INS CO	RI	3	.00	100.07	3		1	0.3333
FRONTIER INS CO	NY	3	.00	100.07	2			0.0000
PARADISE MUTUAL INS CO	PA	3	.00	100.07	3			0.0000
WESTERN FIRE INS CO	KS	3	.00	100.07	3		1	0.3333
UTICA FIRE INS CO OF ONEIDA CITY NY	NY	2	.00	100.07	1			0.0000
FIDELITY & DEPOSIT CO OF MARYLAND	MD	2	.00	100.07	2			0.0000
GREATER NEW YORK MUTUAL INS CO	NY	2	.00	100.07	1			0.0000
WARNER RECIPROCAL INSURERS	IL	2	.00	100.07	2		6	3.0000
TRANSPORTATION INS CO	IL	2	.00	100.07	2		1	0.5000
ALLSTATE INDEMNITY CO	IL	2	.00	100.07	2		-35	-17.5000
AMERICAN PROTECTION INS CO	IL	2	.00	100.07	2			0.0000
REGIS INS CO	PA	2	.00	100.07	2		1	0.5000
PUBLIC SERVICE MUTUAL INS CO	NY	2	.00	100.07	3		1	0.3333
NORTHERN ASSURANCE CO OF AMERICA	VT	2	.00	100.07	2			0.0000
FOREMOST INS CO	MI	2	.00	100.07	9		3	0.3333
TRAVELERS INDEMNITY CO OF MI	MI	1	.00	100.07	1			0.0000
CAROLINA CASUALTY INS CO	FL	1	.00	100.07	1			0.0000
CHURCH MUTUAL INS CO	WI	1	.00	100.07	1		5	5.0000
CHRYSLER INS CO	MI	1	.00	100.07	1		4	4.0000
PHOENIX ASK CO OF NEW YORK	NH	1	.00	100.07	1			0.0000
NATIONAL INDEMNITY CO	NE	1	.00	100.07	1			0.0000
MERRIMACK MUTUAL FIRE INS CO	MA	1	.00	100.07	4		1	0.2500
CENTAUR INS CO	IL	1	.00	100.07				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
INLAND MARINE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
BOSTON OLD COLONY INS CO	MA	1	.00	100.07	5			0.0000
CITY INS CO	NJ	1	.00	100.07	7			0.0000
UNIGARD INS CO	WA	1	.00	100.07	1			0.0000
NEW YORK CENTRAL MUTUAL FIRE INS CO	NY	1	.00	100.07				0.0000
AIO INS CO	NY	1	.00	100.07	1		11	11.0000
COMMONWEALTH MORTGAGE ASSURANCE CO	PA		.00	100.07				0.0000
CANNONSHURG MUTUAL FIRE INS CO	PA		.00	100.07				0.0000
AMERICAN INTERINSURANCE EXCHANGE	IN		.00	100.07				0.0000
AMERICAN LIFE STOCK INS CO	IL		.00	100.07				0.0000
ALBANY INS CO	NY		.00	100.07				0.0000
ALLEGHENY MUTUAL CAS CO	PA		.00	100.07				0.0000
ALL AMERICA INS CO	OH		.00	100.07				0.0000
EASTERN INDEMNITY CO OF MARYLAND	MD		.00	100.07				0.0000
AMERICAN INTEGRITY INS CO	PA		.00	100.07				0.0000
COCALECO MUTUAL INS CO	PA		.00	100.07				0.0000
CANNERS EXCHANGE SUBSCRIBERS	IL		.00	100.07				0.0000
COMMERCIAL MORTGAGE INS INC	WI		.00	100.07				0.0000
CENTER VALLEY MUTUAL FIRE INS CO	PA		.00	100.07				0.0000
AUTOMOBILE CLUB INS CO	OH		.00	100.07				0.0000
AMERICAN SHIPBUILDERS & SHIPOWN M I	PA		.00	100.07				0.0000
AGRICULTURAL INS CO	SD		.00	100.07				0.0000
CANAL INS CO	SC		.00	100.07				0.0000
CLOISTER MUTUAL CASUALTY INS CO	PA		.00	100.07				0.0000
MILLERS MUTUAL INS ASSN OF IL	IL		.00	100.07				0.0000
AMERICAN SENTINEL INS CO	PA		.00	100.07				0.0000
AMERICAN BUS & MERC INS MUTL INC	DE		.00	100.07				0.0000
VEREX INDEMNITY CORP	WI		.00	100.07				0.0000
MONTGOMERY MUTUAL INS CO	MD		.00	100.07				0.0000
COMMERCIAL LOAN INS CORP	WI		.00	100.07				0.0000
EXCALIBUR INS CO	MN		.00	100.07				0.0000
CONTINENTAL MUTUAL INS CO	PA		.00	100.07				0.0000
SEAWAY MUTUAL INS CO	PA		.00	100.07				0.0000
UNITED NATIONAL INS CO	PA		.00	100.07	15		-1	-0.0764
BOS INSURANCE CO	OH		.00	100.07				0.0000
ARKWRIGHT BOSTON INS CO	MA		.00	100.07				0.0000
AMERICAN MUTUAL LIABILITY INS CO	MA		.00	100.07				0.0000
AMERICAN INDEPENDENT INS CO	PA		.00	100.07				0.0000
EMPLOYERS CASUALTY CO	TX		.00	100.07				0.0000
CLEARFIELD CITY GRANGE MUTUAL F IN C	PA		.00	100.07				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
INLAND MARINE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GEN ELEC MORTGAGE INS CORP OF NC	NC		.00	100.07				0.0000
LOCUST MUTUAL FIRE INS CO	PA		.00	100.07				0.0000
EXCHANGE MUTUAL INS CO	NY		.00	100.07				0.0000
PHILADELPHIA UNITED FIRE INS CO	PA		.00	100.07				0.0000
ELECTRIC MUTUAL LIABILITY INS CO	MA		.00	100.07				0.0000
PIONEER MUTUAL INS CO	PA		.00	100.07				0.0000
MICHIGAN MUTUAL INS CO	MI		.00	100.07	1			0.0000
MOTOR CLUB OF AMERICA INS CO	NJ		.00	100.07				0.0000
UNITED EQUITABLE INS CO	IL		.00	100.07				0.0000
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA		.00	100.07				0.0000
CENTRAL MUTUAL INS CO	OH		.00	100.07				0.0000
AMERICAN FIDELITY FIRE INS CO	NY		.00	100.07				0.0000
T H E INSURANCE CO	MA		.00	100.07				0.0000
PINE GROVE MUTUAL INS CO	PA		.00	100.07				0.0000
ULICO CAS CO	DE		.00	100.07				0.0000
VIRGINIA SURETY CO INC	IL		.00	100.07				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.07				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.07				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.07				0.0000
GRANGE MUTUAL FIRE INS CO	PA		.00	100.07				0.0000
PROFESSIONAL MUTUAL INS CO	MO		.00	100.07				0.0000
HARTFORD SM BUIL INSPECTION & INS	CT		.00	100.07				0.0000
POTTER CITY GRANGE MUTUAL FIRE INS C	PA		.00	100.07				0.0000
MANUFACTURERS ALLIANCE INS CO	PA		.00	100.07				0.0000
THE IOA-KE INS CO OF AMERICA	DE		.00	100.07				0.0000
MUTUAL FIRE INS CO OF 5 BEND TOWNSH	PA		.00	100.07				0.0000
HUSBANDMANS MUTUAL FIRE INS CO	PA		.00	100.07				0.0000
PATRONS MUTUAL FIRE ASN	PA		.00	100.07				0.0000
CAVALIER INS CORP	MO	-1	.00	100.07				0.0000
CHARTER AMERICAN INS CO	AR	-8	-.01	100.06	19		16	0.8421
IOKIO MARINE & FIRE INS CO LTD US & NY		-106	-.10	99.96	-1		-1	1.0000
*TOTALS FOR PA		104,297	99.96	99.96	103,418	262	62,668	0.6060

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
WORKERS COMPENSATION

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PENNSYLVANIA MANUFACTURERS ASSN INS	PA	125,116	10.52	10.52	142,754	31,863	92,367	0.6480
INTERNATIONAL BUS & MARC REASSUR CO	IL	84,425	7.10	17.62	85,212	56,496	16,666	0.1956
STATE WORKERS INS FUND	PA	80,712	6.79	24.41	92,052		190,146	2.0656
LIBERTY MUTUAL FIRE INS CO	PA	66,857	5.79	30.20	67,144	10,128	56,412	0.8327
ROCKWOOD INS CO	PA	39,633	3.35	33.55	40,307	1,176	7,047	0.1734
NATIONAL UNION FIRE INS CO OF PITTS	PA	39,617	3.35	36.88	36,046		16,936	0.4451
STANDARD FIRE INS CO	IL	29,672	2.49	39.37	31,226	3,466	23,684	0.7584
TRAVELERS INDENTITY CO	IL	27,496	2.35	41.72	27,654	4,072	15,586	0.5596
PENNSYLVANIA MTL MUTUAL CAS INS CO	PA	27,689	2.35	44.05	27,650	3,504	10,489	0.3743
INS CO OF NORTH AMERICA	PA	26,197	2.20	46.25	26,122		15,189	0.5401
ARGONAUT INS CO	CA	24,607	2.07	48.32	22,440	2,673	14,131	0.6297
HOME INDEMNITY CO	NH	22,319	1.88	50.20	23,314		20,315	0.8714
HOME INS CO	NH	21,472	1.85	52.05	24,411	2,334	16,179	0.6626
AETNA CASUALTY & SURETY CO	IL	21,277	1.79	53.84	23,197		21,197	0.8907
TRAVELERS INS CO (ACCIDENT DEPT)	IL	20,471	1.72	55.56	22,120		12,504	0.5653
HANLEYVILLE MUTUAL INS CO	PA	20,354	1.71	57.27	21,192	2,346	8,534	0.4027
TWIN CITY FIRE INS CO	PA	19,036	1.60	58.87	17,722	1,836	12,839	0.6510
WESTMORELAND CAS CO	PA	19,017	1.60	60.47	19,090	1,731	11,602	0.5892
EMPLOYERS INS OF WYANDOT A MUTUAL CO	IL	18,103	1.52	61.99	18,776	4,864	18,546	0.9876
TRANSPORTATION INS CO	IL	14,772	1.24	63.23	15,939	1,809	8,476	0.5313
PACIFIC EMPLOYERS INS CO	CA	14,624	1.23	64.46	15,480	1,676	8,139	0.5258
LACKAWANNA CASUALTY CO	PA	14,310	1.20	65.66	10,618		-127,648	-12.0216
NORTHWESTERN MIL INS CO	IL	13,767	1.16	66.82	10,337	573	4,949	0.4788
FIDELITY & GUARANTY INS WORKS INC	OH	13,567	1.14	67.96	13,113	2,166	7,994	0.6096
WEST AMERICAN INS CO	CA	12,544	1.05	69.01	14,536	4,302	5,234	0.3601
AMERICAN MOTORISTS INS CO	IL	11,176	.94	69.95	13,957	1,615	10,028	0.7185
LIBERTY MUTUAL INS CO	MA	11,086	.93	70.88	11,161	2,042	16,581	1.4856
NATIONWIDE MUTUAL INS CO	OH	10,911	.92	71.80	11,671	993	7,346	0.6294
COMMERCIAL UNION INS CO	MA	10,806	.91	72.71	11,283		8,300	0.7356
AMERICAN GUARANTEE & LIABILITY IN C	NY	10,673	.90	73.61	8,378	455	3,752	0.4478
ASSOCIATED INDENTITY CORP	CA	10,028	.84	74.45	8,495	1,019	5,563	0.6549
MANUFACTURERS ALLIANCE INS CO	PA	8,403	.71	75.16	3,069		2,222	0.7240
ERIE INS EXCHANGE	PA	8,354	.70	75.86	8,747	847	2,530	0.2892
AMERICAN FIRE & CAS CO	FL	7,961	.67	76.53	3,678		1,690	0.4558
PENNSYLVANIA CAS CO	PA	7,952	.67	77.20	17,189	1,747	11,558	0.6724
PENNSYLVANIA GENERAL INS CO	PA	7,620	.64	77.84	7,544	704	4,090	0.5569
TRANSAMERICA INS CO	CA	7,190	.60	78.44	8,792	1,342	2,728	0.3103
CONTINENTAL INS CO	NH	6,867	.58	79.02	6,621	8	4,784	0.7014
KANSAS CITY FIRE & MARINE INS CO	MO	6,843	.58	79.60	7,307	1,029	3,511	0.4677

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
WORKERS COMPENSATION

COMPANY NAME	DOB	WRITTEN PREMIUM (2000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (2000)	DIVIDENDS (2000)	INCURRED LOSSES (2000)	LOSS RATIO
UNITED STATES FIDELITY & GUARANTY CO	MD	6,840	.58	80.18	1,506		4,192	0.6384
UNITED PACIFIC INS CO	WA	6,612	.56	80.74	6,542	262	1,379	0.2174
ROYAL INS CO OF AMERICA	IL	6,479	.54	81.28	1,174		4,717	0.6575
AMERICAN & FOREIGN INS CO	DE	6,461	.54	81.82	5,174	231	2,305	0.3658
AMERICAN INS CO	NJ	6,105	.51	82.33	6,485		2,816	0.4344
HARTFORD ACCIDENT & INDEMNITY CO	CT	6,089	.51	82.84	6,412		611	0.0953
NATIONAL SURETY CORP	IL	5,788	.49	83.33	6,079	2	3,336	0.5488
NORTHERN INS CO OF NY	NY	5,782	.49	83.82	6,211	825	1,997	0.3215
FIREMANS FUND INS CO	CA	5,756	.48	84.30	2,241	34	2,427	1.0830
SENIOR INS & MUTUAL CO	AL	5,557	.47	84.77	5,635	449	3,290	0.5638
AMERICAN MUTUAL INS CO OF BOSTON	MA	5,556	.47	85.24	5,615	2,095	3,008	0.5357
CONNECTICUT INDEMNITY CO	CT	5,052	.42	85.66	5,025	540	924	0.1839
NORTH RIVER INS CO	NJ	4,952	.42	86.08	5,046	1,143	3,091	0.6126
ASSURANCE COMPANY OF AMERICA	NY	4,673	.39	86.47	2,121	19	2,645	1.2471
EMPLOYERS FIRE INS CO	MA	4,578	.38	86.85	5,583	313	1,572	0.4387
FIREMENS INS CO OF NEWARK NJ	NJ	4,515	.38	87.23	5,667		4,593	0.8105
AMERICAN MUTUAL LIABILITY INS CO	MA	4,410	.37	87.60	4,606	511	4,219	0.9156
OCCEIDENTAL FIRE & CAS CO OF NC	NC	4,354	.37	87.97	5,269	4	676	0.2068
VIGILANT INS CO	NY	3,783	.32	88.29	5,910	740	824	0.2107
NORTHBROOK NATIONAL INS CO	IL	3,695	.31	88.60	2,546	71	646	0.2754
GREAT AMERICAN INS CO	OH	3,690	.31	88.91	5,369	541	1,786	0.5301
AMERICAN EMPLOYERS INS CO	MA	3,640	.31	89.22	4,580	411	3,195	0.6976
ELECTRIC MUTUAL LIABILITY INS CO	MA	3,631	.31	89.53	5,631	1,796	1,451	0.3996
CONTINENTAL CASUALTY CO	IL	3,557	.30	89.83	3,621		2,921	0.8067
FEDERAL INS CO	NJ	3,524	.30	90.13	5,968		1,634	0.4118
AETNA FIRE UNDERWRITERS INS CO	CT	3,435	.29	90.42	2,975	447	2,750	0.9244
HARTFORD CASUALTY INS CO	NJ	3,380	.28	90.70	126		1,451	1.9986
IDEAL MUTUAL INS CO	NY	3,329	.28	90.98	3,966		425	0.1072
AMERICAN STATES INS CO	IN	3,254	.27	91.25	2,912		-469	-0.1611
OHIO CASUALTY INS CO	OH	3,157	.27	91.52	5,470		1,037	0.2988
RELIANCE INS CO	PA	2,905	.24	91.76	2,675		595	0.2224
TRAVELLERS INDEMNITY CO OF AMERICA	GA	2,899	.24	92.00	1,449		697	0.3576
GENERAL ACCIDENT INS CO OF AMERICA	PA	2,890	.24	92.24	5,580		4,538	1.2676
NORTHERN ASSURANCE CO OF AMERICA	VI	2,737	.23	92.47	2,655	606	2,456	0.9321
ERIE INS CO	PA	2,689	.23	92.70	2,629	607	2,524	0.9601
CHARLES OAK FIRE INS CO	CT	2,685	.23	92.93	5,029	203	1,405	0.4638
CELINA MUTUAL INS CO	OH	2,537	.21	93.14	2,501	160	1,040	0.4158
UTILITIES MUTUAL INS CO	NY	2,576	.20	93.34	2,630	1,402	1,824	0.6935
EMPLOYERS CASUALTY CO	TX	2,370	.20	93.54	2,429	229	1,060	0.4564

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WORKERS COMPENSATION

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
TRANSCONTINENTAL INS CO	NY	2,529	.20	43.74	905		366	0.4044
STATE FARM FIRE AND CAS CO	IL	2,113	.18	43.92	2,242		588	0.2623
WESTCHESTER FIRE INS CO	NY	1,914	.16	44.08	1,664		1,108	0.6560
GRANITE STATE INS CO	NH	1,823	.15	44.23	1,056	324	731	0.3434
LUMBERMENS MUTUAL CAS CO	IL	1,776	.15	44.38	1,850	315	1,412	0.7632
UNIGARD MUTUAL INS CO	MA	1,605	.13	44.51	1,278	187	500	0.3912
ZURICH INS CO JS BR	NY	1,542	.13	44.64	1,080		2,504	1.4905
VALLEY FORGE INS CO	PA	1,542	.13	44.77	2,131	343	1,114	0.5228
- SAINT PAUL FIRE & MARINE INS CO	MN	1,534	.13	44.90	1,727	23	1,886	1.0432
UNITED NATIONAL INS CO	PA	1,478	.12	45.02	1,464		803	0.5485
AETNA INS CO	CT	1,455	.12	45.14	2,079		735	0.3535
MIDLAND INS CO	NY	1,452	.12	45.26	1,396		848	0.6074
FEDERAL EMPER INS CO	IL	1,428	.12	45.38	1,481	64	392	0.2647
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	1,415	.12	45.50	441	10	237	0.5374
DUNEGAL MUTUAL INS CO	PA	1,404	.12	45.62	1,323		605	0.4573
UNIVERSAL UNDERWRITERS INS CO	MO	1,396	.12	45.74	1,393	323	895	0.6425
-120- FIRE & CASUALTY INS CO OF CT	CT	1,390	.12	45.86	608	6	135	0.2220
CASUALTY RECIP EXCHANGE	MO	1,387	.12	45.98	1,386	560	477	0.3442
UTICA MUTUAL INS CO	NY	1,346	.11	46.09	1,091	297	565	0.2488
SAINT PAUL MERCURY INS CO	MN	1,330	.11	46.20	1,352	71	474	0.3506
AMERICAN AUTOMOBILE INS CO	MO	1,308	.11	46.31	1,432	49	678	0.4735
TRANSPORT INS CO	IA	1,298	.11	46.42	1,437		3,612	2.5136
SELECTED RISKS INS CO	NJ	1,296	.11	46.53	1,467	15	834	0.5685
NEW HAMPSHIRE INS CO	NH	1,258	.11	46.64	1,470		1,454	0.9891
MARYLAND CASUALTY CO	MD	1,249	.11	46.75	2,246		109	0.0485
PHOENIX INSURANCE CO	CT	1,213	.10	46.85	863		297	0.3441
CENTENNIAL INS CO	NY	1,189	.10	46.95	1,174		1,283	1.0928
BELLEFONTAINE UNDERWRITERS INS CO	DE	1,175	.10	47.05	2,494		1,554	0.6231
NATIONAL MUTUAL INS CO	OH	1,129	.09	47.14	1,290	155	371	0.2876
MISSION INS CO	CA	1,097	.09	47.23	1,075		2,403	2.2353
STATESMAN INS CO	IN	1,093	.09	47.32	1,172		399	0.3404
SECURITY INS CO OF HARTFORD	CT	1,069	.09	47.41	1,415		264	0.1901
MOTORISTS MUTUAL INS CO	OH	1,038	.09	47.50	1,084	25	629	0.5803
AMERICAN NATIONAL FIRE INS CO	NY	991	.08	47.58	1,329	3	634	0.4771
NIAGARA FIRE INS CO	DE	984	.08	47.66	645	194	418	0.6481
GRAPHIC ARTS MUTUAL INS CO	NY	967	.08	47.74	1,193	137	478	0.4007
BITUMINOUS CASUALTY CORP	IL	930	.08	47.82	924		42	-0.0455
STATE AUTOMOBILE MUTUAL INS CO	OH	907	.08	47.90	931	124	1,140	1.2782
NATIONWIDE MUTUAL FIRE INS CO	OH	882	.07	47.97	763		686	0.8991

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
WORKERS COMPENSATION

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
TRANSIT CASUALTY CO	MO	880	.07	98.04	797		218	0.2735
UNDERWRITERS INS CO	IL	874	.07	98.11	1,099	151	240	0.2184
PUBLIC SERVICE MUTUAL INS CO	NY	855	.07	98.18	926	61	729	0.7873
SELECT WAY INS CO	NJ	836	.07	98.25	954	102	69	0.0723
BITUMINOUS FIRE & MARINE INS CO	IL	833	.07	98.32	682	66	-256	-0.3754
NATIONAL GRANGE MUTUAL INS CO	NH	832	.07	98.39	926	153	571	0.4006
CAMDEN FIRE INS ASSN	NJ	762	.06	98.45	348		325	0.9339
ATLANTIC MUTUAL INS CO	NY	716	.06	98.51	958	63	409	0.4269
LAUNDRY UNVERS MUTUAL LIAB INS ASSN	PA	712	.06	98.57	775	88	526	0.4206
INDEMNITY INS CO OF NORTH AMERICA	NY	687	.06	98.63	241		143	0.5934
LUMBERMENS UNDERWRITING ALLIANCE	MO	685	.06	98.69	731	44	247	0.5579
NORTHBROOK INDEMNITY CO	IL	668	.06	98.75	606	53	512	0.5149
AMERICAN HARDWARE MUTUAL INS CO	MN	642	.05	98.80	733	42	522	0.7121
AMERICAN ECONOMY INS CO	IN	636	.05	98.85	540	12	291	0.5369
INS CO OF GREATER NY	NY	631	.05	98.90	589	57	628	1.0662
STATE AUTO INS ASSN	IN	604	.05	98.95	584	56	194	0.3322
EMPLOYERS REINSURANCE CORP	MO	603	.05	99.00	615		-189	-0.3073
SHELBY MUTUAL INS CO OF SHELBY OH	OH	595	.05	99.05	626	89	225	0.3594
CAUSAD UNDERWRITERS INS CO	WI	565	.05	99.10	432	-1	156	0.3611
CARRIERS INS CO	IA	547	.05	99.15	644		1,021	1.5854
NORTHBROOK PROPERTY & CAS INS CO	IL	546	.05	99.20	509		552	1.0845
TRANSAMERICA PREMIER INS CO	CA	525	.04	99.24	163	362	-300	-1.8405
HIGHLANDS INS CO	TX	485	.04	99.28	447		460	1.0291
PLANET INS CO	WI	465	.04	99.32	683		23	0.0537
COMMERCE & INDUSTRY INS CO	NY	463	.04	99.36	668		269	0.4027
TRAVELERS INDEMNITY CO OF RI	RI	453	.04	99.40	440		215	0.4886
TRANSPORT INDEMNITY CO	CA	447	.04	99.44	596	286	1,630	2.7349
UNITED STATES FIRE INS CO	NY	440	.04	99.48	1,231	1	765	0.6214
CITY INS CO	NJ	435	.04	99.52	460		503	1.0935
EAGLE STAR INS CO OF AMERICA	NY	432	.04	99.56	398		203	0.5101
PACIFIC INDEMNITY CO	CA	431	.04	99.60	229		17	0.0742
GREAT NORTHERN INS CO	MN	427	.04	99.64	188		66	0.3511
MICHIGAN MUTUAL INS CO	MI	415	.03	99.67	425	53	-190	-0.4471
MASSACHUSETTS BAY INS CO	MA	393	.03	99.70	406	46	-35	-0.0862
GREATER NEW YORK MUTUAL INS CO	NY	392	.03	99.73	495	14	491	0.9919
FLORISTIS MUTUAL INS CO	IL	389	.03	99.76	402	117	269	0.6692
INDUSTRIAL INDEMNITY CO	CA	382	.03	99.79	382		217	0.5681
INA UNDERWRITERS INS CO	CA	374	.03	99.82	588	56	2,311	3.9303
RANGER INS CO	DE	374	.03	99.85	322		402	1.2484

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COMPANY NAME	DO#	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PROTECTIVE INS CO	IN	369	.05	99.88	351		1,062	3.0256
AMERICAN DRUGGISTS INS CO	OH	369	.03	99.91	361		110	0.3047
EMPLOYERS MUTUAL CAS CO	IA	366	.05	99.94	406	21	-58	-0.1429
COMMERCIAL INS CO OF NEWARK NJ	NJ	362	.05	99.97	167		258	1.5449
ALLSTATE INS CO	IL	361	.03	100.00	456		-1,389	-3.0461
HARFORD MUTUAL INS CO	MD	356	.03	100.03	368		57	0.1549
TRUCK INS EXCHANGE	CA	316	.03	100.06	316	128	67	0.2120
NORTHWESTERN MIL CAS CO	WI	313	.03	100.09	278		108	0.3885
PREFERRED RISK MUTUAL INS CO	IA	301	.03	100.12	279		6	0.0215
HANOVER INS CO	NH	292	.02	100.14	279		11	0.0394
NATIONAL FIRE INS CO OF HARTFORD	CT	286	.02	100.16	321		267	0.8318
INS CO OF THE STATE OF PA	PA	286	.02	100.16	342		-80	-0.1476
GLOBE INDEMNITY CO	DE	255	.02	100.20	274	6	113	0.4124
WESTFIELD INS CO	OH	248	.02	100.22	231	46	109	0.4719
NEW YORK UNDERWRITERS INS CO	NY	243	.02	100.24	242		-191	-0.7893
EXCELSIOR INS CO	NY	230	.02	100.26	254		214	0.8425
SAIU INS CO	NY	224	.02	100.26	297	9	94	0.3165
FIDELITY & CASUALTY CO OF NY	NH	223	.02	100.30	130		391	3.0077
GENERAL INS CO OF AMERICA	WA	223	.02	100.32	287	47	75	0.2613
INTERNATIONAL INS CO	IL	203	.02	100.34	53		302	9.1515
OLD GUARD MUTUAL INS CO	PA	189	.02	100.36	123		185	1.5041
GREAT WEST CASUALTY CO	NE	181	.02	100.38	181		76	0.4199
JOHN DEERE INS CO	IL	179	.02	100.40	203		-2	-0.0099
CHURCH MUTUAL INS CO	WI	166	.01	100.41	138	9	56	0.4058
TOKIO MARINE & FIRE INS CO LTD US B NY	NY	165	.01	100.42	139		90	0.6475
MERCHANTS MUTUAL INS CO	NY	164	.01	100.43	169		423	2.5030
EMCASCO INS CO	IA	161	.01	100.44	170		18	0.1059
OHIO FARMERS INS CO	OH	147	.01	100.45	128		149	1.1641
MID CENTURY INS CO	CA	139	.01	100.46	139		59	0.4245
AGWAY INS CO	NY	124	.01	100.47	117		-18	-0.1538
CENTURY INDEMNITY CO	CT	121	.01	100.48	55		148	2.6909
SAFEGUARD INS CO	CT	118	.01	100.49	116		132	1.1379
FIDELITY & GUARANTY INS CO	IA	112	.01	100.50	9		1	0.1111
GULF INSURANCE CO	MO	106	.01	100.51	106		298	2.8113
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	103	.01	100.52	52		38	0.7308
FARMERS RELIANCE INS CO OF NJ	NJ	99	.01	100.53	42		19	0.4524
MOTOR VEHICLE CAS CO	IL	90	.01	100.54	27		11	0.4074
BROTHERHOOD MUTUAL INS CO	IN	90	.01	100.55	86		74	0.8605
NATIONAL FARMERS UNION PROP & CAS C UT		89	.01	100.56	62		-7	-0.1129

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN CASUALTY CO OF READING	PA	87	.01	100.57	33		-512	-15.5152
ALLSTATE INDEMNITY CO	IL	82	.01	100.58	54		11	0.2037
CUMIS INS SOCIETY INC	RI	81	.01	100.59	92		-21	-0.2283
PROVIDENCE WASHINGTON INS CO	RI	73	.01	100.60	115		351	3.0522
ALLIANZ INS CO	CA	70	.01	100.61	81		68	0.8395
NEWARK INS CO	NJ	70	.01	100.62	57		162	2.8421
PURITAN INS CO	CT	65	.01	100.63	106		116	1.0943
MONARCH INS CO OF OH	OH	50	.00	100.63	63		87	1.3810
WESTERN EMPLOYERS INS CO	CA	49	.00	100.63	24		19	0.7917
FEDERATED MUTUAL INS CO	MN	49	.00	100.63	43		-15	-0.3488
PEERLESS INS CO	WA	49	.00	100.63	55		52	0.9455
MARCO NATIONAL INS CO	NY	47	.00	100.63	22		10	0.4545
ROYAL INDEMNITY CO	DE	47	.00	100.63	19		46	2.4211
UNIGARD INS CO	WA	46	.00	100.63	51	2	17	0.3333
BUCKEYE UNION INS CO	OH	45	.00	100.63	48		171	3.5625
ARGONAUT MIDWEST INS CO	IL	44	.00	100.63	28		4	0.1429
MICHIGAN MILLERS MUTUAL INS CO	MI	43	.00	100.63	48		1	0.0208
AMERICAN POLICYHOLDERS INS CO	MA	43	.00	100.63	57		33	0.5789
AUTOMOBILE INS CO OF HARTFORD CT	CT	41	.00	100.63	40	1	-16	-0.4000
FORUM INS CO	RI	39	.00	100.63	31		-34	-1.0968
AMERICAN UNIVERSAL INS CO	RI	38	.00	100.63	24		6	0.2500
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	34	.00	100.63	37		2	0.0541
CENTRAL MUTUAL INS CO	OH	31	.00	100.63	29		-14	-0.4828
AFFILIATED FA INS CO	RI	29	.00	100.63	29		334	11.5172
CINCINNATI INS CO	OH	28	.00	100.63	16		82	5.1250
LUMBERMENS MUTUAL INS CO	OH	28	.00	100.63	23		9	0.3913
GLENS FALLS INS CO	DE	21	.00	100.63	37			0.0000
NORTH STAR REINSURANCE CORP	DE	18	.00	100.63	8			0.0000
WESTERN CASUALTY & SURETY CO	KS	17	.00	100.63	17			0.0000
GUARANTEE INS CO	DE	16	.00	100.63	9		3	0.3333
BOSTON OLD COLONY INS CO	MA	15	.00	100.63	28		43	1.5357
INDIANA LUMBERMENS MUTUAL INS CO	IN	15	.00	100.63	7		11	1.5714
MIDDLESEX INS CO	MA	11	.00	100.63	13	1	4	0.3077
SOUTH CAROLINA INS CO	SC	10	.00	100.63	10		2	0.2000
FIDELITY & DEPOSIT CO OF MARYLAND	MD	10	.00	100.63	11		-2	-0.1818
CHESTER COUNTY MUTUAL INS CO	PA	10	.00	100.63	7		1	0.1429
AMERICAN BUS & MERC INS MUTL INC	DE	9	.00	100.63	1		1	1.0000
GOODVILLE MUTUAL CAS CO	PA	6	.00	100.63	2			0.0000
COLONIA INS CO	NY	4	.00	100.63	3			0.0000

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WORKERS COMPENSATION

COMPANY NAME	ST	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NEW JERSEY MANUFACTURERS INS CO	NJ	3	.00	100.63	3	1		0.0000
EXCALIBUR INS CO	OH	3	.00	100.63	3			0.0000
AGRICULTURAL INS CO	SD	2	.00	100.63	1		1	1.0000
FREMONT INDEMNITY CO	CA	2	.00	100.63	1			0.0000
MONTGOMERY MUTUAL INS CO	MO	1	.00	100.63				0.0000
TRANSAMERICA INDEMNITY CO	CA	1	.00	100.63				0.0000
MISSION NATIONAL INS CO	CA	1	.00	100.63	1		-2	-2.0000
SAFECO INS CO OF AMERICA	WA	1	.00	100.63				0.0000
SUN INS CO OF NY	NY		.00	100.63				0.0000
CAMBRIA COUNTY MUTUAL FIRE INS CO	PA		.00	100.63				0.0000
FARMERS FIRE INS CO	PA		.00	100.63				0.0000
FRANCISIA MEMORIAL AID PLAN FOR M	PA		.00	100.63				0.0000
PLUMCREEK TOWNSHIP FARMERS MU F I C	PA		.00	100.63				0.0000
EMMCU INS CO	IN		.00	100.63				0.0000
MUTUAL SERVICE CAS INS CO	OH		.00	100.63				0.0000
MOTORS INS CORP	NY		.00	100.63				0.0000
UNITED GUY RESIDENTIAL INS CO OF NC	NC		.00	100.63				0.0000
WASHINGTON MUT F I C OF LAWRENCE CT	PA		.00	100.63				0.0000
SEA INS CO LTD OF BR	NY		.00	100.63				0.0000
PHILADELPHIA CESP FOR INS OF HOUSES	PA		.00	100.63				0.0000
AMERICAN MUNICIPAL BOND ASR CORP	NY		.00	100.63				0.0000
BANKERS STANDARD INS CO	FL		.00	100.63				0.0000
PAXTON NATIONAL INS CO	PA		.00	100.63				0.0000
SHAMOKIN TOWNSHIP MUTUAL FIRE INS C	PA		.00	100.63				0.0000
CONSOLIDATED AMERICAN INS CO	SC		.00	100.63	1		-1	-1.0000
DAUPHIN MUTUAL INS CO	PA		.00	100.63				0.0000
OLD GUARD MUTUAL FIRE INS CO	PA		.00	100.63				0.0000
WEST SALEM MUTUAL FIRE INS CO	PA		.00	100.63				0.0000
VALLEY MUTUAL INS CO	PA		.00	100.63				0.0000
UNITED STATES LIABILITY INS CO	PA		.00	100.63				0.0000
DEPENDABLE INS CO INC	FL		.00	100.63				0.0000
VANGUARD INS CO	TX		.00	100.63				0.0000
UNIVERSAL REINSURANCE CORP	NJ		.00	100.63				0.0000
COMMERCIAL CREDIT MORTGAGE INS CO	MD		.00	100.63				0.0000
NATIONAL INVESTORS FIRE & CAS INS C AN	PA		.00	100.63				0.0000
ATLANTIC INS CO	TX		.00	100.63				0.0000
MGIC INDEMNITY CORP	WI		.00	100.63				0.0000
CENGUARD INS CORP	OH		.00	100.63				0.0000
REPUBLIC MORTGAGE INS CO	NC		.00	100.63				0.0000

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WORKERS COMPENSATION

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PIONEER MUTUAL INS CO	PA		.00	100.63				0.0000
NORTHERN MUTUAL L C OF LANCASTER CT	PA		.00	100.63				0.0000
ELECTRIC INS CO	PA		.00	100.63				0.0000
GOSCHENHUPPEL MUTUAL INS CO	PA		.00	100.63				0.0000
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA		.00	100.63				0.0000
PINE GROVE MUTUAL INS CO	PA		.00	100.63				0.0000
AMERICAN FIDELITY FIRE INS CO	NY		.00	100.63				0.0000
OMAHA INDEMNITY CO	WI		.00	100.63				0.0000
T H E INSURANCE CO	MA		.00	100.63				0.0000
ULICO CAS CO	DE		.00	100.63				0.0000
VIRGINIA SURETY CO INC	IL		.00	100.63				0.0000
HARTFORD SM SOIL INSPECTION & INS	CT		.00	100.63				0.0000
BALBUA INS CO	CA		.00	100.63				0.0000
POTTER CITY GRANGE MUTUAL FIRE INS C	PA		.00	100.63				0.0000
THE FIA-RE INS CO OF AMERICA	DE		.00	100.63				0.0000
PATRONS MUTUAL FIRE ASS	PA		.00	100.63				0.0000
HUSBANDMANS MUTUAL FIRE INS CO	PA		.00	100.63				0.0000
PENN AMERICA INS CO	PA		.00	100.63				0.0000
JEWELERS MUTUAL INS CO	WI		.00	100.63				0.0000
MUTUAL FIRE INS CO OF S BEND TOWNSH	PA		.00	100.63				0.0000
AMICA MUTUAL INS CO	RI		.00	100.63				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.63				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.63				0.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MO		.00	100.63				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.63				0.0000
GRANGE MUTUAL FIRE INS CO	PA		.00	100.63				0.0000
PROFESSIONAL MUTUAL INS CO	MO		.00	100.63				0.0000
GEICO GENERAL INS CO	IA	-83	-.01	100.62	-78		-22	0.2821
MERCHANTS INS CO OF NH INC	NH	-476	-.04	100.58	-446		398	-0.8924
AMERICAN HOME ASS CO	NY	-581	-.05	100.53	-581		-51	0.0878
OLD REPUBLIC INS CO	PA	-6,818	-.57	99.96	-8,827		-15,955	1.8075
*TOTALS FOR	PA	1,189,504	99.96	99.96	1,220,593	168,140	690,649	0.5658

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OTHER LIABILITY

COMPANY NAME	DO#	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NATIONAL UNION FIRE INS CO OF PITTS	PA	14,261	6.09	6.09	21,384		4,160	0.4286
ACINA CASUALTY & SURETY CO	CT	17,057	3.40	11.49	16,444		21,461	1.1603
INS CO OF NORTH AMERICA	PA	15,112	4.78	16.27	14,744		25,073	1.7346
CONTINENTAL CASUALTY CO	IL	14,521	4.54	20.80	15,247		8,057	0.5654
LIBERTY MUTUAL INS CO	MA	13,016	4.37	25.23	13,546		18,645	1.3647
HARTFORD ACCIDENT & INDEMNITY CO	CT	4,457	3.14	28.37	10,200		4,608	0.4420
UNITED STATES FIDELITY & GUARANTY CO	MD	8,525	2.70	31.07	4,070		5,441	0.6605
TRAVELERS INDEMNITY CO	CT	8,318	2.63	33.70	5,710		-6,583	-1.1529
PENNSYLVANIA MANUFACTURERS ASN INS	PA	1,008	2.50	36.20	4,036	-2	6,767	0.7472
FEDERAL INS CO	NJ	1,577	2.40	38.60	6,061		2,750	0.4124
HOME INDEMNITY CO	NH	6,014	2.16	40.76	7,780		4,153	1.1765
AMERICAN INS CO	NJ	6,144	1.96	42.72	6,221		360	0.0611
GENERAL ACCIDENT INS CO OF AMERICA	PA	5,020	1.78	44.50	6,421		4,372	0.6604
NATIONWIDE MUTUAL INS CO	OH	5,120	1.62	46.12	5,258	3	-5,215	-0.4456
EMPLOYERS INS OF MAUSAJ A MUTUAL CO	WI	4,408	1.58	47.70	5,308		-874	-0.1656
HARLEYSVILLE MUTUAL INS CO	PA	4,404	1.55	49.25	5,146		2,786	0.5418
ROCKWOOD INS CO	PA	4,104	1.32	50.57	4,244		2,464	0.7023
AMERICAN UNIVERSAL INS CO	RI	4,111	1.30	51.87	5,264		8,008	1.5155
CONTINENTAL INS CO	IN	4,076	1.24	53.10	4,187		6,474	1.5474
COMMERCIAL UNION INS CO	MA	4,024	1.27	54.33	4,300		4,182	0.9493
FIREMENS INS CO OF NEWARK NJ	NJ	3,448	1.25	55.58	4,313		2,660	0.6167
NIAGARA FIRE INS CO	DE	3,928	1.24	56.82	3,424		4,745	1.2042
ST PAUL FIRE & MARINE INS CO	MIN	3,918	1.24	58.06	4,117	4	4,041	0.9437
UNITED STATES FIRE INS CO	NY	3,727	1.18	59.24	3,645		1,870	0.4863
ERIE INS EXCHANGE	PA	3,645	1.17	60.41	3,752	547	2,312	0.6246
PACIFIC EMPLOYERS INS CO	CA	3,677	1.16	61.57	3,450		726	0.2110
PENNSYLVANIA HIL MUTUAL CAS INS CO	PA	3,540	1.12	62.74	3,453		1,457	0.3705
INTERNATIONAL INS CO	IL	3,427	1.08	63.87	3,147		2,484	0.7334
MISSION INS CO	CA	2,732	.86	64.73	3,776		36	0.0095
OHIO CASUALTY INS CO	OH	2,645	.84	65.57	2,844		465	0.3393
IRWIN CITY FIRE INS CO	MN	2,504	.81	66.38	1,520		313	0.2054
ZURICH INS CO US BR	NY	2,550	.81	67.14	2,455		1,104	0.4447
PENNSYLVANIA HOSPITAL INS CO	PA	2,400	.74	67.90	2,002		1,518	0.4451
AMERICAN STATES INS CO	IN	2,424	.77	68.65	2,554		4,694	1.8379
IDEAL MUTUAL INS CO	NY	2,427	.77	69.42	2,505		2,181	0.9470
INTEGRITY INS CO	NJ	2,351	.74	70.26	2,535		791	0.3120
RELIANCE INS CO	PA	2,055	.65	70.91	2,147		2,004	0.9357
NORTH RIVER INS CO	NJ	1,448	.63	71.54	2,128		1,148	0.5630
MARYLAND CASUALTY CO	MD	1,484	.63	72.17	2,253		1,732	0.7688

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1962 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (0000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (0000)	DIVIDENDS (0000)	INCURRED LOSSES (0000)	LOSS RATIO
AMERICAN MOTORISTS INS CO	IL	1,440	.61	62.10	2,092	10	4,170	1.4419
AMERICAN CASUALTY CO OF READING	PA	1,430	.61	73.34	1,075		354	0.2143
ROYAL INS CO OF AMERICA	IL	1,431	.61	74.00	2,040		-867	-0.4250
INA UNDERWRITERS INS CO	CA	1,409	.60	74.00	1,720		817	0.4753
CIM INS CORP	NY	1,333	.53	73.13	2,082		1,431	0.6969
UTICA MUTUAL INS CO	NY	1,710	.54	73.04	1,095		410	0.3369
ANGONAUT INS CO	CA	1,080	.53	70.22	1,244		1,820	1.4011
MAGIC INDEMNITY CORP	WI	1,050	.52	70.74	1,702		-194	-0.1020
HOME INS CO	NH	1,042	.52	71.20	1,053		4,014	2.4254
STANDARD FIRE INS CO	LI	1,011	.51	71.77	1,053		1,249	0.7550
AMERICAN HOME ASS CO	NY	1,500	.50	70.27	1,053		4,194	2.2036
JEFFERSON INS CO OF NY	NY	1,520	.40	70.75	1,300		1,370	1.1493
UNITED NATIONAL INS CO	PA	1,400	.46	74.21	1,032		1,420	0.8738
MIDLAND INS CO	NY	1,332	.43	74.04	1,403		334	0.3842
GRANITE STATE INS CO	NH	1,327	.42	80.00	040		-220	-0.2339
TRANSIT CASUALTY CO	MO	1,303	.41	80.47	1,032		343	0.3343
TRANSAMERICA INS CO	CA	1,244	.39	80.00	1,427		243	0.2033
DUNEGAL MUTUAL INS CO	PA	1,172	.37	81.23	1,121		1,220	1.0803
STATE FARM FIRE AND CAS CO	IL	1,107	.37	81.00	1,133		77	0.0670
NORTHERN INS CO OF NY	NY	1,006	.34	81.94	033		786	0.4430
PENN AMERICA INS CO	PA	1,067	.34	82.20	1,003		440	0.4033
WEST AMERICAN INS CO	CA	1,033	.33	82.01	1,112		1,103	0.4919
AMERICAN NATIONAL FIRE INS CO	NY	1,049	.33	82.44	1,134		820	0.7075
TRANSPORTATION INS CO	IL	1,044	.33	83.27	1,330	320	1,681	1.2370
CELINA MUTUAL INS CO	OH	1,039	.33	83.00	432		342	0.3693
IMPERIAL CASUALTY & INDEMNITY CO	NE	1,022	.32	83.42	412		441	0.4836
AMERICAN MUTUAL LIABILITY INS CO	MA	1,008	.32	84.24	1,046		607	0.3803
NEW HAMPSHIRE INS CO	NH	1,007	.32	84.36	471		371	0.3881
OLD REPUBLIC INS CO	PA	1,004	.32	84.88	1,402		2,077	1.0386
FIREMANS FUND INS CO	CA	942	.31	85.14	443		-1,334	-1.3633
FURUM INS CO	RI	988	.31	85.30	1,013		731	0.7202
AETNA INS CO	CI	972	.31	85.81	1,134		234	0.2284
NORTHWESTERN NIL INS CO	WI	966	.31	86.12	1,024		-96	-0.0937
WESTMORELAND CAS CO	PA	948	.30	86.42	1,048		1,101	1.0306
EMPLOYERS MUTUAL CAS CO	IA	902	.29	86.71	434		2,410	3.0428
OLD GUARD MUTUAL INS CO	PA	843	.28	86.99	878		713	0.8144
NORTHERN ASSURANCE CO OF AMERICA	VI	833	.27	87.20	803		470	0.5391
CHARLES OAK FIRE INS CO	CI	847	.27	87.33	430		247	0.2636
LUMBERMENS MUTUAL CAS CO	IL	840	.27	87.60	781	-11	-327	-0.4187

1962 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	GROSS PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	CARRIED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
ST PAUL MERCURY INS CO	MIN	655	.26	66.06	725		655	1.1511
HARBOR INS CO	CA	619	.26	66.32	764		1,350	1.5120
TRAVELERS INDEMNITY CO OF AMERICA	GA	511	.26	66.58	495		570	0.7636
AMERICAN CENTENNIAL INS CO	DE	744	.25	66.83	705		485	0.5026
CHICAGO INS CO	IL	744	.25	69.08	658		293	0.4453
SENTRY INS & MUTUAL CO	WI	779	.25	69.33	619	69	216	0.2637
SELECTED RISKS INS CO	NJ	765	.24	69.57	612		182	0.2241
CENTRAL NATIONAL INS CO OF OMAHA	NE	758	.24	69.81	495		2,333	2.4688
FEDERAL REAPER INS CO	IL	756	.24	70.05	702		250	0.3097
AMERICAN GUARANTEE & LIABILITY IN C NT	NY	755	.24	70.29	792		51	0.0644
GREAT SOUTHWEST FIRE INS CO	AZ	740	.23	70.52	708		9	0.0121
HIGHLANDS INS CO	IA	717	.23	70.75	757		510	0.6420
INS CO OF THE STATE OF PA	PA	710	.22	70.97	699		573	0.5336
PUBLIC SERVICE MUTUAL INS CO	NY	671	.21	71.18	748		-83	-0.1110
ASSOCIATED INDEMNITY CORP	CA	651	.20	71.38	761	88	-54	-0.0710
SECURITY INS CO OF HARTFORD	CT	622	.20	71.58	701		2,070	2.9529
MOTORISTS MUTUAL INS CO	OH	519	.20	71.78	570		315	0.5520
NATIONAL MUTUAL INS CO	OH	594	.19	71.97	547		477	0.6720
PAXTON NATIONAL INS CO	PA	519	.18	72.13	501		227	0.3907
STATE AUTO INS ASSN	IN	516	.16	72.29	514		154	0.2996
TOKIO MARINE & FIRE INS CO LTD US B NT	NY	502	.16	72.45	577		104	0.2159
BITUMINOUS CASUALTY CORP	IL	495	.16	72.61	656		119	0.1671
NATIONAL SURETY CORP	IL	487	.15	72.76	564		565	1.0027
HARTFORD CASUALTY INS CO	NJ	462	.15	72.91	526		100	0.3232
STATESMAN INS CO	IN	479	.15	73.06	503		352	0.6498
UNITED PACIFIC INS CO	WA	467	.15	73.21	505		589	1.6137
HARTFORD MUTUAL INS CO	MD	461	.15	73.36	496		215	0.4294
RLI INS CO	IL	459	.15	73.51	451		857	1.9002
CALVERT INS CO	PA	446	.14	73.65	570		160	0.4324
EMPLOYERS REINSURANCE CORP	MD	446	.14	73.79	462		176	0.3810
OIL & GAS INS CO	OH	428	.14	73.93	557		-109	-0.2030
STATE AUTOMOBILE MUTUAL INS CO	OH	415	.13	74.06	427		273	0.6593
HARTFORD FIRE INS CO	CT	413	.13	74.19	272		262	0.4632
PURITAN INS CO	CT	409	.13	74.32	472		1,255	2.6589
LONDON GUARANTEE & ACCIDENT CO OF N DE	DE	407	.13	74.45	399		450	1.1278
COMMERCE & INDUSTRY INS CO	NY	392	.12	74.57	527		358	1.0336
NATIONAL GRANGE MUTUAL INS CO	NH	380	.12	74.69	352		-58	-0.1080
MISSION NATIONAL INS CO	CA	373	.12	74.81	155		95	0.1037
COVENANT MUTUAL INS CO	CT	371	.12	74.93	311		453	1.3423

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1962 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PLANET INS CO	WI	368	.12	95.05	433		321	1.1501
FURFURST INS CO	MI	350	.11	95.16	438		56	0.1279
ALLSTATE INS CO	IL	353	.11	95.27	341		4	0.0117
TOSCAKOMA NATL MUTUAL INS CO	PA	345	.11	95.38	342		117	0.3421
CENTAUR INS CO	IL	337	.11	95.49	416		314	0.7548
INDUSTRIAL INDEMNITY CO	CA	332	.11	95.60	351		381	1.0655
LITITZ MUTUAL INS CO	PA	331	.10	95.70	334		66	0.1976
ZURICH AMERICAN INS CO OF IL	IL	331	.10	95.80	239		466	1.9498
GREATER NEW YORK MUTUAL INS CO	NY	330	.10	95.90	373		923	2.4745
WHITE HALL MUTUAL INS CO	PA	325	.10	96.00	283		23	0.0607
CENTENNIAL INS CO	NY	321	.10	96.10	345		460	1.3353
NEW ENGLAND REINSURANCE CORP	MA	304	.10	96.20	320		1,918	5.8034
NORTH STAR REINSURANCE CORP	DE	293	.09	96.29	243		213	0.8765
GREAT AMERICAN INS CO	OH	280	.09	96.38	201	2	153	0.3445
EAGLE STAR INS CO OF AMERICA	NY	277	.09	96.47	167		79	0.4731
BELLEFONTAINE UNDERWRITERS INS CO	DE	267	.08	96.55	267		216	0.8090
FREMONT INDEMNITY CO	CA	255	.08	96.63	83		44	0.5301
UNITED SERVICES AUTOMOBILE ASM	IA	252	.08	96.71	234	5	191	0.8162
ATLANTA INTERNATIONAL INS CO	NY	240	.08	96.79	293		353	1.8614
NORTHWESTERN MIL GAS CO	WI	220	.07	96.86	202		59	0.2921
SEABOARD SURETY CO	NY	219	.07	96.93	265		22	0.0630
NORTHBRIDGE PROPERTY & CAS INS CO	IL	217	.07	97.00	225		144	0.6400
FARMERS RELIANCE INS CO OF NJ	NJ	216	.07	97.07	230		31	0.1240
MOUNT VERNON FIRE INS CO	PA	210	.07	97.14	235		72	0.3064
ALLIANZ INS CO	CA	209	.07	97.21	203		312	1.5369
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	205	.06	97.27	196		67	0.3418
GUARANTEE INS CO	DE	201	.06	97.33	174		79	0.4340
NATIONAL FIRE INS CO OF HARTFORD	CT	199	.06	97.39	189		420	2.2222
EMPIRE FIRE & MAR INS CO	NY	183	.06	97.45	184		150	0.8587
CENTURY INDEMNITY CO	CT	161	.06	97.51	122		306	2.5082
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	174	.06	97.57	126		70	0.5469
AMERICAN FIRE & CAS CO	FL	171	.05	97.62	75		75	1.0000
EXCELSIOR INS CO	NY	167	.05	97.67	220		307	1.5955
ROYAL INDEMNITY CO	DE	162	.05	97.72	158		-177	-1.1203
NEWARK INS CO	NJ	162	.05	97.77	109		-75	-0.4320
SHELBY MUTUAL INS CO OF SHELBY OH	OH	159	.05	97.82	171		93	0.5439
YORKTOWNE MUTUAL INS CO	PA	158	.05	97.87	135		89	0.5742
PENNSYLVANIA CAS CO	PA	155	.05	97.92	140		71	0.4663
FIDELITY & CASUALTY CO OF NY	NY	148	.05	97.97	82		58	0.7073

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1952 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
HIGHLAND MUTUAL INS CO	PA	144	.05	98.02	150		95	0.6353
SEA INS CO LTD US BK	NY	139	.04	98.06	36		72	1.2857
AMERICAN EMPLOYERS INS CO	MA	139	.04	98.10	134		52	0.3881
HANOVER INS CO	NH	138	.04	98.14	136		-12	-0.0769
WESTFIELD INS CO	OH	138	.04	98.18	122		93	0.7623
EMPLOYERS CASUALTY CO	IA	137	.04	98.22	136		15	0.1103
VIGILANT INS CO	NY	128	.04	98.26	226		97	0.4292
UNION INDEMNITY INS CO OF NY	NY	125	.04	98.30	181		1,734	9.3801
MUTUAL FIRE MARINE & INLAND INS CO	PA	120	.04	98.34	225		472	2.0978
CAMPDEN FIRE INS ASSN	NJ	119	.04	98.38	117		25	0.2157
UNITED STATES LIABILITY INS CO	PA	119	.04	98.42	141		-34	-0.2766
MEAD REINSURANCE CORP	IL	111	.04	98.46	81		9	0.1111
JOHN DEERE INS CO	IL	107	.03	98.49	109		-189	-1.7339
GOODVILLE MUTUAL CAS CO	PA	107	.03	98.52	106		17	0.1604
AMERICAN MANUFACTURERS MUTUAL INS C	IL	106	.03	98.55	97		55	0.5670
CHEROKEE INS CO	IN	102	.03	98.58	190		504	2.6526
GOVERNMENT EMPLOYEES INS CO	DC	101	.03	98.61	102		104	1.0196
AMERICAN DRUGGISTS INS CO	OH	99	.03	98.64	83		124	1.4940
WESTCHESTER FIRE INS CO	NY	98	.03	98.67	110		39	0.3545
AMERICAN AUTOMOBILE INS CO	MO	97	.03	98.70	105		-1	-0.0097
AMERICAN HARDWARE MUTUAL INS CO	MN	91	.03	98.73	89		232	2.6067
UNDERWRITERS INS CO	IL	87	.03	98.76	96		44	0.4583
ATLANTIC MUTUAL INS CO	NY	83	.03	98.79	97	18	26	0.2680
MERCHANTS & BUSINESS MENS M I C	PA	83	.03	98.82	86		35	0.4070
UNIGARD MUTUAL INS CO	WA	82	.03	98.85	76			0.0000
MIDWEST MUTUAL INS CO	IA	81	.03	98.88	73		56	0.7671
WESTERN SURETY CO	SD	80	.03	98.91	28		2	0.0714
FIDELITY & DEPOSIT CO OF MARYLAND	MD	78	.02	98.93	17			0.0000
REPUBLIC INS CO	DE	78	.02	98.95	80		4	0.0500
NATIONAL INDEMNITY CO	NE	76	.02	98.97	82		574	7.0000
GUSCHENHUPPEN MUTUAL INS CO	PA	74	.02	98.99	73		61	0.8356
REGIS INS CO	PA	72	.02	99.01	57		-101	-1.7719
LEBANON MUTUAL INS CO	PA	72	.02	99.03	67		26	0.3881
VALLEY MUTUAL INS CO	PA	71	.02	99.05	79		5	0.0633
EVERETT CASH MUTUAL INS CO	PA	70	.02	99.07	70		9	0.1286
MILLERS MUTUAL INS CO	PA	69	.02	99.09	56		12	0.2143
PENN MUTUAL FIRE INS CO	PA	67	.02	99.11	73		26	0.3562
TRANSCONTINENTAL INS CO	NY	67	.02	99.13	67		-29	-0.4328
LIBERTY MUTUAL FIRE INS CO	MA	65	.02	99.15	55		4	0.0727

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1962 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
HOME MUTUAL INS CO OF PA	PA	62	.02	44.17	62		8	0.1290
MAUSAD UNDERWRITERS INS CO	WI	60	.02	44.19	61		-87	-1.4262
HOMESTEAD INS CO	PA	58	.02	44.21	52		6	0.1154
UNIVERSAL UNDERWRITERS INS CO	MO	57	.02	44.23	57	8	5	0.0877
STATE FARM MUTUAL AUTOMOBILE INS CO IL	IL	55	.02	44.25	60		2	0.0353
NATIONAL FARMERS UNION PROP & CAS C	UI	55	.02	44.27	46		-6	-0.1250
RANGER INS CO	DE	52	.02	44.29	44		-9	-0.1837
FLORISTS MUTUAL INS CO	IL	52	.02	44.31	57		-5	-0.0877
CHESTER COUNTY MUTUAL INS CO	PA	52	.02	44.33	50		11	0.2200
PROTECTIVE NATIONAL INS CO OF OHAMA NE	NE	51	.02	44.35	54		6	0.1765
PRUDENTIAL PROPERTY & CAS INS CO	NJ	50	.02	44.37	47		64	1.3617
MILLVILLE MUTUAL INS CO	PA	50	.02	44.39	45		22	0.4804
BOYERTOWN MUTUAL INS CO	PA	50	.02	44.41	44		2	0.0408
NATIONAL CASUALTY CO	MI	50	.02	44.43	8		6	0.1500
CHURCH MUTUAL INS CO	WI	49	.02	44.45	45		107	2.3778
MERCHANTS MUTUAL INS CO	NY	48	.02	44.47	51		196	3.8431
WINDSOR MOUNT JOY MUTUAL INS CO	PA	45	.01	44.48	45		-5	-0.0867
MICHIGAN MILLERS MUTUAL INS CO	MI	45	.01	44.49	44		7	0.1424
MID CONTINENT INS CO	PA	45	.01	44.50	50		22	0.6111
ERIE INS CO	PA	40	.01	44.51	54	6	10	0.1852
TRANSPORT INS CO	IA	40	.01	44.52	57		17	0.4595
ELECTRIC MUTUAL LIABILITY INS CO	MA	40	.01	44.53	52	10	49	0.4425
FARMERS MUTUAL FIRE INS CO	PA	39	.01	44.54	57		2	0.0541
MUTORS INS CORP	NY	39	.01	44.55	55		91	2.0000
TRANSPORT INDEMNITY CO	CA	39	.01	44.56	61			0.0000
BOSTON OLD COLONY INS CO	MA	38	.01	44.57	45		154	3.5814
NAZARETH MUTUAL INS CO	PA	38	.01	44.58	57		-17	-0.4595
ASSURANCE COMPANY OF AMERICA	NY	37	.01	44.59	40	6	14	0.3500
BUCKEYE UNION INS CO	OH	35	.01	44.60	25		55	2.1200
REPUBLIC WESTERN INS CO	AZ	34	.01	44.61	54		55	0.9706
MUNARCH INS CO OF OH	OH	33	.01	44.62	-12		153	-12.7500
AMERICAN BANKERS INS CO OF FL	FL	32	.01	44.63	51		-376	-12.1955
GREAT NORTHERN INS CO	MIN	31	.01	44.64	14		48	3.4286
OCCIDENTAL FIRE & CAS CO OF NC	NC	31	.01	44.65	51		4	0.1290
EMPLOYERS FIRE INS CO	MA	30	.01	44.66	24		15	0.6250
PROTECTIVE INS CO	IN	30	.01	44.67	51		1	0.0325
MICHIGAN MUTUAL INS CO	MI	30	.01	44.68	53		35	1.0606
ELECTRIC INS CO	MA	29	.01	44.69	24			0.0000
MUTUAL BENEFIT INS CO	PA	28	.01	44.70	25		25	1.0870

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PROVIDENCE WASHINGTON INS CO	KI	25	.01	44.71	42		-25	-0.5452
HANOK MUTUAL INS CO	PA	25	.01	44.72	35		13	0.3511
PITTSBURGH MUTUAL INS CO	PA	25	.01	44.73	27		54	2.3704
HARBURG CREEK ERIE MUTUAL INS CO	PA	25	.01	44.74	24		12	0.5000
MUTUAL INS CO OF LEHIGH CITY	PA	24	.01	44.75	25		12	0.4515
GEICO GENERAL INS CO	IA	24	.01	44.75	27		44	1.5245
MASSACHUSETTS BAY INS CO	MA	25	.01	44.77	18		7	0.3559
BRIAR CREEK MUTUAL INS CO	PA	22	.01	44.78	21		4	0.4285
AIO INS CO	NY	21	.01	44.79	21		-2	-0.0452
GLOBE INDEMNITY CO	DE	21	.01	44.80	51	3	197	6.3548
SAFECO INS CO OF AMERICA	WA	21	.01	44.81	15		-5	-0.4444
NORTHERN MUTUAL I C OF LANCASTER CI	PA	21	.01	44.82	20		1	0.0500
UNION MUTUAL I C OF WESTMORELAND CI	PA	21	.01	44.83	21		5	0.2557
COLUMBIA INS CO	NY	20	.01	44.84	19		5	0.4211
DAIRYLAND INS CO	WI	19	.01	44.85	15			0.0000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	MA	19	.01	44.85	14		5	0.5714
AUTOMOBILE INS CO OF HARTFORD CI	CT	15	.01	44.87	11		7	0.5364
FARMERS MUTUAL F I C OF SCHUYLKILL	PA	15	.01	44.88	15		13	0.7222
CUNEMAUGH VALLEY MUTUAL INS CO	PA	15	.01	44.89	19		11	0.5789
AGWAY INS CO	NY	15	.01	44.90	20		9	0.4500
GLENS FALLS INS CO	DE	15	.01	44.91	11		11	1.0000
PARADISE MUTUAL INS CO	PA	15	.01	44.92	15		4	0.2500
CONNECTICUT INDEMNITY CO	CT	15	.00	44.92	21		9	0.4285
AGRICULTURAL INS CO	SD	14	.00	44.92	51		19	0.2545
COMPASS INS CO	NY	13	.00	44.92	9		20	2.2222
SOUTH CAROLINA INS CO	SC	13	.00	44.92	7		1	0.1429
CENTRAL MUTUAL INS CO	OH	12	.00	44.92	10		-22	-2.2000
BROTHERHOOD MUTUAL INS CO	IN	11	.00	44.92	10		1	0.1000
PACIFIC INDEMNITY CO	CA	11	.00	44.92	11		5	0.4545
LAKELAND MUTUAL INS CO	PA	11	.00	44.92	11		3	0.2727
PENN CENTRAL MUTUAL INS CO	PA	11	.00	44.92	11		2	0.1818
GULF INSURANCE CO	MO	10	.00	44.92	5		15	1.5000
PENNSYLVANIA GENERAL INS CO	PA	10	.00	44.92	5		-20	-4.0000
TRANSPORTATION MUTUAL INS CO	PA	10	.00	44.92	10			0.0000
FIRST GENERAL INS CO	GA	10	.00	44.92	15		2	0.1333
HARTFORD S4 BUIL INSPECTION & INS	CT	10	.00	44.92	11		49	4.4545
WESTERN CASUALTY & SURETY CO	KS	9	.00	44.92	11		10	0.9091
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	9	.00	44.92	10		1	0.1000
COLONIAL PENN INS CO	PA	8	.00	44.92	8			0.0000

1952 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	ANNUAL PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GENERAL INS CO OF AMERICA	WA	8	.00	44.42	18		-16	-0.8889
NEW CASTLE MUTUAL INS CO	DE	8	.00	44.42	0		7	1.1667
HANNAHSTOWN MUTUAL INS CO	PA	8	.00	44.42	7		3	0.4286
AMERICAN POLICYHOLDERS INS CO	MA	8	.00	44.42	11		45	4.0909
LUMBERMEN'S MUTUAL INS CO	OH	7	.00	44.42	11		4	0.5656
CHURCH INS CO	NY	7	.00	44.42	4			0.0000
PROFESSIONAL MUTUAL INS CO	MO	7	.00	44.42	0			0.0000
BANKERS STANDARD INS CO	FL	7	.00	44.42	5		3	0.6000
GRAPHIC ARTS MUTUAL INS CO	NY	7	.00	44.42	4			0.0000
HARCO NATIONAL INS CO	NY	7	.00	44.42	5		1	0.2000
MERCHANTS INS CO OF NH INC	NH	6	.00	44.42	6		-9	-1.5000
PATRONS MUTUAL FIRE INS CO	PA	6	.00	44.42	6			0.0000
REAMSTOWN MUTUAL INS CO	PA	6	.00	44.42	0			0.0000
FARMERS MUTUAL INS CO OF DE	DE	6	.00	44.42	5		6	1.2000
MONTGOMERY MUTUAL INS CO	PA	5	.00	44.42	5			0.0000
BIRMINGHAM FIRE INS CO OF PA	PA	5	.00	44.42	-5		-25	8.5555
LEGION INSURANCE CO	PA	5	.00	44.42	22		18	0.8182
TRUCK INS EXCHANGE	CA	5	.00	44.42	5		10	2.0000
NATIONAL AMERICAN INS CO OF NY	NY	5	.00	44.42	10		-55	-5.5000
MINNEAPOLIS INS CO	AZ	5	.00	44.42	5			0.0000
SUN INS OFFICE LTD US BK	NY	5	.00	44.42	5		2	0.6667
OHIO FARMERS INS CO	OH	5	.00	44.42	4		-1	-0.1111
FREEMOLD MUTUAL INS CO	PA	4	.00	44.42	2			0.0000
NEW YORK UNDERWRITERS INS CO	NY	4	.00	44.42	5			0.0000
GERMANTOWN INSURANCE CO	PA	4	.00	44.42	5			0.0000
AMERICAN PROTECTION INS CO	IL	4	.00	44.42				0.0000
AMERICAN & FOREIGN INS CO	DE	4	.00	44.42	2		119	59.5000
FIRE & CASUALTY INS CO OF CT	CT	4	.00	44.42	5		1	0.2000
PEERLESS INS CO	NH	3	.00	44.42	5		-2	-0.6667
AMICA MUTUAL INS CO	RI	3	.00	44.42				0.0000
BANKERS & SHIPPERS INS CO OF NY	NY	3	.00	44.42	4		7	1.7500
BITUMINOUS FIRE & MARINE INS CO	IL	3	.00	44.42	4		8	2.0000
METROPOLITAN PROPERTY & LIAB INS CO	DE	2	.00	44.42				0.0000
MUTUAL SERVICE CAS INS CO	MN	2	.00	44.42	1			0.0000
PROGRESSIVE CAS INS CO	OH	2	.00	44.42	2			0.0000
NORTHLAND INS CO	MN	2	.00	44.42				0.0000
KANSAS CITY FIRE & MARINE INS CO	MO	2	.00	44.42	2		8	4.0000
INS CO OF GREATER NY	NY	1	.00	44.42	1		-81	-81.0000
PHOENIX ASH CO OF NEW YORK	NH	1	.00	44.42	1		250	250.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN MODERN HOME INS CO	OH	1	.00	99.92			5	0.0000
NORTHBROOK INDEMNITY CO	IL	1	.00	99.92	1			0.0000
AMERICAN CONSUMER INS CO	NY	1	.00	99.92			11	0.0000
NATIONWIDE MUTUAL FIRE INS CO	OH	1	.00	99.92	1		1	1.0000
ULICA FIRE INS CO OF ONEIDA CITY NY	NY	1	.00	99.92				0.0000
WASHINGTON MUTUAL INS CO	PA	1	.00	99.92	1			0.0000
CUMIS INS SOCIETY INC	WI	1	.00	99.92	5		1	0.5333
WESTERN FIRE INS CO	KS	1	.00	99.92	2		11	5.5000
FARMERS MUTUAL INS CO	PA	1	.00	99.92	1			0.0000
MANUFACTURERS ALLIANCE INS CO	PA	1	.00	99.92	15		65	0.8400
AMERICAN FIDELITY FIRE INS CO	NY	1	.00	99.92	2			0.0000
NATIONAL AMERICAN INS CO	NE	1	.00	99.92	2		1	0.5000
LYKENS VALLEY MUTUAL INS CO	PA	1	.00	99.92	1			0.0000
STATE FARM GENERAL INS CO	IL	1	.00	99.92	1			0.0000
MENNONITE MUTUAL INS ASS	PA		.00	99.92				0.0000
GREENE COUNTY FARMERS MUTUAL INS CO	PA		.00	99.92				0.0000
ITF LYNDON PROPERTY INS CO	MO		.00	99.92				0.0000
FUREMOST GUARANTY CORP	MI		.00	99.92				0.0000
FIDELITY & GUARANTY INS CO	IA		.00	99.92				0.0000
KEYSTONE INS CO	PA		.00	99.92				0.0000
PYMATONING MUTUAL FIRE INS CO	PA		.00	99.92				0.0000
PHYSICIANS PROFESSIONAL IN EXCHANGE	PA		.00	99.92				0.0000
PHILADELPHIA CONTRIBUTIONSHIP INS C	PA		.00	99.92				0.0000
PMI INS CO	CA		.00	99.92				0.0000
GENERAL REINSURANCE CORP	DE		.00	99.92				0.0000
YASUDA FIRE & MARINE INS CO OF AM	NY		.00	99.92				0.0000
QUINCY MUTUAL FIRE INS CO	MA		.00	99.92				0.0000
PHILADELPHIA MUTUAL INS CO	PA		.00	99.92				0.0000
MANOVER MUTUAL FIRE INS CO	PA		.00	99.92				0.0000
EXCELSION MUTUAL F I C OF BUTLER CT	PA		.00	99.92				0.0000
TEMPLE MUTUAL INS CO	PA		.00	99.92				0.0000
PROTECTION MUTUAL INS CO	IL		.00	99.92				0.0000
PROVIDENT GENERAL INS CO	IN		.00	99.92				0.0000
METROPOLITAN CASUALTY CO	DE		.00	99.92				0.0000
REINSURANCE CORP OF NY	NY		.00	99.92				0.0000
CENTRE COUNTY MUTUAL FIRE INS CO	PA		.00	99.92				0.0000
JUNIATA MUTUAL INS CO	PA		.00	99.92				0.0000
TRIUMPH MUTUAL F INS C OF BEAVER CT	PA		.00	99.92				0.0000
STOCK INS CO OF THE GREEN TREE	PA		.00	99.92				0.0000

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
ALLIANCE ASSURANCE CO LTD US BR	NY		.00	99.92				0.0000
AETNA CASUALTY & SURETY CO OF AM	CT		.00	99.92				0.0000
OLD ELIZABETH MUTUAL FIRE INS CO	PA		.00	99.92				0.0000
FARMERS RELIANCE CAS CO	NJ		.00	99.92				0.0000
WEST BRANCH MUTUAL INS CO	PA		.00	99.92				0.0000
VALLEY FORGE INS CO	PA		.00	99.92			-46	0.0000
PAMICO MORTGAGE INS CO	PA		.00	99.92				0.0000
NATIONWIDE GENERAL INS CO	OH		.00	99.92				0.0000
STONE VALLEY MUTUAL FIRE INS CO	PA		.00	99.92				0.0000
FORTUNE ASSURANCE CO INC	PA		.00	99.92				0.0000
INS PLACEMENT FACILITY OF PA	PA		.00	99.92				0.0000
FARMERS & MECH HOME MU FIRE INS CO	PA		.00	99.92				0.0000
LEHIGH VALLEY MUTUAL INS CO	PA		.00	99.92				0.0000
CARRIERS INS CO	IA		.00	99.92				0.0000
BUCKS COUNTY CONTRIBUTIONSHIP	PA		.00	99.92				0.0000
MEDICAL PROTECTIVE CO	IN		.00	99.92				0.0000
PRUDENTIAL GENERAL INS CO	DE		.00	99.92				0.0000
METROPOLITAN GENERAL INS CO	DE		.00	99.92				0.0000
MERRIMACK MUTUAL FIRE INS CO	MA		.00	99.92				0.0000
INTERNATIONAL BUS & MERE REASSUR CO IL	IL		.00	99.92				0.0000
TRAVELERS CORPORATION	CT		.00	99.92				0.0000
THE IUA-RE INS CO OF AMERICA	DE		.00	99.92				0.0000
MASSACHUSETTS PLATE GLASS INS CO	MA		.00	99.92				0.0000
INDEMNITY INS CO OF NORTH AMERICA	NY		.00	99.92				0.0000
GREAT WEST CASUALTY CO	NE		.00	99.92				0.0000
FIRE INS CO OF QUAKER CITY	PA		.00	99.92				0.0000
CASUALTY RECIP EXCHANGE	MO	-1	.00	99.92	-1	5	4	-4.0000
CAVALIER INS CORP	MO	-2	.00	99.92	-2			0.0000
FIDELITY & GUARANTY INS ODWNS INC	OH	-3	.00	99.92	-5		140	-26.0000
CITY INS CO	NJ	-10	.00	99.92	-5		-507	101.4000
TRAVELERS INDEMNITY CO OF RI	RI	-50	-.02	99.90	-44			0.0000
*TOTALS FOR	PA	316,048	99.90	99.90	326,004	1,105	250,498	0.7684

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AUTO LIABILITY

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	196,473	12.72	12.72	191,348		152,557	0.7973
NATIONWIDE MUTUAL INS CO	OH	168,416	10.91	23.63	170,101	27	157,314	0.9248
ALLSTATE INS CO	IL	135,226	8.76	32.39	134,826		108,520	0.8049
ERIE INS EXCHANGE	PA	108,384	7.02	39.41	102,448	34	79,289	0.7734
AETNA CASUALTY & SURETY CO	CT	54,932	3.56	42.97	55,953		50,054	0.8947
HARLEYSVILLE MUTUAL INS CO	PA	49,642	3.22	46.19	48,863		44,181	0.9042
PRUDENTIAL PROPERTY & CAS INS CO	NJ	43,550	2.82	49.01	44,142		43,766	0.9782
KEYSTONE INS CO	PA	34,198	2.22	51.23	34,565		45,561	1.3381
ERIE INS CO	PA	30,480	1.97	53.20	30,251		42,731	1.4125
TRAVELERS INDEMNITY CO	CT	28,259	1.83	55.03	28,505		24,502	0.8546
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	28,035	1.82	56.85	26,296		22,216	0.8448
INS CO OF NORTH AMERICA	PA	27,942	1.81	58.66	28,802		18,009	0.6253
LIBERTY MUTUAL FIRE INS CO	MA	23,957	1.55	60.21	23,726		28,490	1.2214
FIREMENS INS CO OF NEWARK NJ	NJ	21,545	1.40	61.61	20,415		20,597	1.0089
AUTOMOBILE INS CO OF HARTFORD CT	CT	20,687	1.34	62.95	21,232		19,173	0.9030
METROPOLITAN PROPERTY & LIAB INS CO	DE	20,506	1.33	64.28	19,185		15,810	0.8241
WEST AMERICAN INS CO	CA	19,958	1.29	65.57	18,430		15,432	0.8152
UNITED STATES FIDELITY & GUARANTY C	MD	18,622	1.21	66.78	19,564		24,606	1.2577
FEDERAL KEMPER INS CO	IL	17,947	1.16	67.94	17,961		15,183	0.8453
MOTORISTS MUTUAL INS CO	OH	16,637	1.08	69.02	14,714		13,040	0.8862
VALLEY FORGE INS CO	PA	16,340	1.06	70.08	16,168		17,006	1.0518
GOVERNMENT EMPLOYEES INS CO	DC	16,098	1.04	71.12	15,507		14,879	0.9545
GENERAL ACCIDENT INS CO OF AMERICA	PA	15,841	1.03	72.15	16,472		10,630	0.6453
OHIO CASUALTY INS CO	OH	14,700	.95	73.10	15,623		14,301	0.9154
COLONIAL PENN INS CO	PA	13,812	.89	73.99	13,539		12,490	0.9225
HARTFORD ACCIDENT & INDEMNITY CO	CT	13,052	.85	74.84	13,202		14,124	1.0848
LIBERTY MUTUAL INS CO	MA	13,028	.84	75.68	13,222		16,476	1.2463
MARYLAND CASUALTY CO	MD	12,378	.80	76.48	11,719		6,878	0.5884
STATE AUTO INS ASN	IN	12,084	.78	77.26	12,087		7,987	0.6608
DONEGAL MUTUAL INS CO	PA	11,535	.75	78.01	10,015		10,186	1.0165
UNITED SERVICES AUTOMOBILE ASN	TX	11,397	.74	78.75	11,246	1,413	7,817	0.6951
JC PENNEY CASUALTY INS CO	OH	10,544	.68	79.43	10,890		10,714	0.9838
FIDELITY & GUARANTY INS CO	IA	9,852	.64	80.07	8,996		6,756	0.7510
STATE FARM FIRE AND CAS CO	IL	9,779	.63	80.70	9,955		8,337	0.8375
TEMPLE MUTUAL INS CO	PA	9,180	.59	81.29	8,564		8,849	1.0333
HOME INDEMNITY CO	NH	8,506	.55	81.84	9,771		8,672	0.8875
NATIONAL UNION FIRE INS CO OF PITTS	PA	8,444	.55	82.39	8,289		7,540	0.9096
PENNSYLVANIA MANUFACTURERS ASN INS	PA	7,820	.51	82.90	8,470	12	13,390	1.5809
NORTHERN ASSURANCE CO OF AMERICA	VT	7,664	.50	83.40	6,747	76	6,481	0.9606

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AUTO LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
SELECTED RISKS INS CO	NJ	7,362	.48	83.88	7,215		5,208	0.7218
AMERICAN EMPLOYERS INS CO	MA	6,638	.43	84.31	5,528		4,366	0.7898
COMMERCIAL UNION INS CO	MA	6,358	.41	84.72	6,458		7,414	1.0686
ROYAL INS CO OF AMERICA	IL	6,248	.41	85.13	6,553		4,673	0.7155
AMERICAN INS CO	NJ	5,677	.37	85.50	5,944		3,686	0.6201
PENNSYLVANIA GENERAL INS CO	PA	5,629	.37	85.87	5,448		4,150	0.7617
SENTRY INS A MUTUAL CO	WI	5,457	.35	86.22	5,198	34	6,451	1.2411
TRANSAMERICA INS CO	CA	5,354	.35	86.57	5,672		2,975	0.5245
NATIONAL GRANGE MUTUAL INS CO	NH	5,225	.34	86.91	5,121		5,196	1.0146
CAMDEN FIRE INS ASN	NJ	5,086	.33	87.24	3,468		5,217	1.5045
NATIONWIDE MUTUAL FIRE INS CO	OH	4,781	.31	87.55	4,458		5,164	1.1584
ALLSTATE INDEMNITY CO	IL	4,606	.30	87.85	4,454		3,457	0.8884
RELIANCE INS CO	PA	4,556	.30	88.15	4,664		3,508	0.7521
FEDERAL INS CO	NJ	4,501	.29	88.44	4,931		5,597	1.1351
CONTINENTAL CASUALTY CO	IL	4,424	.29	88.73	4,558		3,786	0.8306
AMICA MUTUAL INS CO	RI	4,054	.26	88.99	3,877	911	2,529	0.6523
HOME INS CO	NH	4,054	.26	89.25	3,925		3,260	0.8306
HARTFORD CASUALTY INS CO	NJ	3,968	.26	89.51	3,257		2,205	0.6770
STATE AUTOMOBILE MUTUAL INS CO	OH	3,935	.26	89.77	3,952		2,402	0.7343
NORTHERN INS CO OF NY	NY	3,794	.25	90.02	2,828		3,028	1.0707
LUMBERMENS MUTUAL CAS CO	IL	3,771	.24	90.26	4,248	8	3,100	0.7298
PRUDENTIAL GENERAL INS CO	DE	3,505	.23	90.49	2,850		2,978	1.0449
AMERICAN STATES INS CO	IN	3,347	.22	90.71	3,683		2,664	0.7253
AMERICAN CASUALTY CO OF READING	PA	3,224	.21	90.92	2,430		4,332	1.4785
ZURICH INS CO US BR	NY	3,060	.20	91.12	3,299		2,574	0.7802
PHOENIX INSURANCE CO	CI	2,972	.19	91.31	2,636		1,578	0.5986
AMERICAN MOTORISTS INS CO	IL	2,729	.18	91.49	3,166	21	1,454	0.6172
CELINA MUTUAL INS CO	OH	2,568	.17	91.66	2,526		1,724	0.6825
NATIONAL MUTUAL INS CO	OH	2,556	.17	91.83	2,340		1,571	0.6573
AMERICAN FIRE & CAS CO	FL	2,550	.17	92.00	2,153		1,494	0.9261
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	2,503	.16	92.16	2,441	1	1,440	0.5899
PROTECTIVE INS CO	IN	2,449	.16	92.32	2,570		2,929	1.1597
UNITED STATES FIRE INS CO	NY	2,430	.16	92.48	2,596		2,769	1.0666
NATIONAL INDEMNITY CO	NE	2,407	.16	92.64	2,593		1,441	0.7486
STANDARD FIRE INS CO	CI	2,322	.15	92.79	2,229		1,488	0.8919
WAUSAU UNDERWRITERS INS CO	WI	2,268	.15	92.94	2,162	-3	2,219	1.0264
CHARTER OAK FIRE INS CO	CI	2,187	.14	93.08	2,116		1,562	0.7382
AMERICAN GUARANTEE & LIABILITY IN C	NY	2,156	.14	93.22	1,486		1,471	1.3264
PLANET INS CO	WI	2,150	.14	93.36	1,766		2,600	1.4723

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AUTO LIABILITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NATIONAL FIRE INS CO OF HARTFORD	CT	2,148	.14	93.30	2,114		1,970	0.9319
UNIVERSAL UNDERWRITERS INS CO	MO	2,095	.14	93.64	2,214	171	1,084	0.4896
PAXTON NATIONAL INS CO	PA	2,094	.14	93.78	2,047		1,741	0.6541
TRANSIT CASUALTY CO	MO	2,088	.14	93.92	2,052		3,047	1.5043
SAINT PAUL FIRE & MARINE INS CO	MN	2,055	.13	94.05	2,207	2	1,389	0.6244
AETNA INS CO	CT	2,015	.13	94.18	2,106		1,733	0.8229
SHELBY MUTUAL INS CO OF SHELBY OH	OH	2,009	.13	94.31	1,947		1,292	0.6470
MUTUAL BENEFIT INS CO	PA	1,997	.13	94.44	1,800		1,657	0.9094
SAFECO INS CO OF AMERICA	WA	1,991	.13	94.57	1,981		1,232	0.6219
ASSOCIATED INDEMNITY CORP	CA	1,846	.12	94.69	1,988		1,426	0.7173
NATIONAL SURETY CORP	IL	1,786	.12	94.81	1,461		1,510	1.0335
NEW HAMPSHIRE INS CO	NH	1,694	.11	94.92	2,160		1,882	0.8713
GOODVILLE MUTUAL CAS CO	PA	1,684	.11	95.03	1,610		717	0.4453
AMERICAN ECONOMY INS CO	IN	1,682	.11	95.14	1,646		1,178	0.7157
AMERICAN MUTUAL INS CO OF BOSTON	MA	1,676	.11	95.25	1,645		2,443	1.4851
TRAVELERS INDEMNITY CO OF AMERICA	GA	1,659	.11	95.36	1,727		1,370	0.7433
PUBLIC SERVICE MUTUAL INS CO	NY	1,635	.11	95.47	1,700		515	0.3029
TRANSPORT INS CO	IA	1,592	.10	95.57	1,618		2,166	1.3399
USAA CAS INS CO	TX	1,583	.10	95.67	1,731		1,414	0.8169
ROCKWOOD INS CO	PA	1,567	.10	95.77	1,551		668	0.4263
SECURITY INS CO OF HARTFORD	CT	1,544	.10	95.87	1,876		1,269	0.6764
UNITED PACIFIC INS CO	WA	1,529	.10	95.97	1,259		488	0.3876
TRANSPORTATION INS CO	IL	1,421	.09	96.06	1,344	14	3,059	1.9812
PREFERRED RISK MUTUAL INS CO	IA	1,369	.09	96.15	1,262		2,066	1.6387
UTICA MUTUAL INS CO	NY	1,358	.09	96.24	1,403		1,031	0.7349
AMERICAN MANUFACTURERS MUTUAL INS C	IL	1,297	.08	96.32	1,139		751	0.6594
EMPLOYERS FIRE INS CO	MA	1,282	.08	96.40	1,454		1,174	0.8074
NORTHWESTERN NTL CAS CO	WI	1,232	.08	96.48	1,141		665	0.5828
HANOVER INS CO	NH	1,227	.08	96.56	1,209		990	0.8189
PACIFIC EMPLOYERS INS CO	CA	1,223	.08	96.64	1,281		2,617	2.0429
OCCIDENTAL FIRE & CAS CO OF NC	NC	1,207	.08	96.72	1,408		2,006	1.4247
MISSION INS CO	CA	1,165	.08	96.80	659		136	0.2064
GRANITE STATE INS CO	NH	1,164	.08	96.88	626		276	0.4409
CONNECTICUT INDEMNITY CO	CT	1,141	.07	96.95	1,006		882	0.8767
AMERICAN NATIONAL FIRE INS CO	NY	1,135	.07	97.02	1,363		801	0.5877
FOREMOST INS CO	MI	1,114	.07	97.09	1,111		223	0.2007
FIREMANS FUND INS CO	CA	1,106	.07	97.16	1,028		1,096	1.0661
INS CO OF THE STATE OF PA	PA	1,083	.07	97.23	1,016		1,174	1.1555
ROYAL INDEMNITY CO	DE	1,070	.07	97.30	1,026		667	0.6501

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
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AMERICAN & FOREIGN INS CO	DE	1,060	.07	97.57	921		801	0.8697
ELECTRIC MUTUAL LIABILITY INS CO	MA	1,036	.07	97.44	1,042	296	263	0.2524
NATIONWIDE GENERAL INS CO	OH	1,016	.07	97.51	989		1,159	1.1719
CENTENNIAL INS CO	NY	994	.06	97.57	940		196	0.2085
EMCASCO INS CO	IA	969	.06	97.63	969		628	0.6481
CONTINENTAL INS CO	NH	961	.06	97.69	903		2,345	2.5969
NORTHWESTERN NTL INS CO	WI	948	.06	97.75	989		727	0.7351
GREAT NORTHERN INS CO	MN	921	.06	97.81	803		434	0.5405
INA UNDERWRITERS INS CO	CA	917	.06	97.87	635		366	0.5764
MERCHANTS INS CO OF NH INC	NH	909	.06	97.93	862		496	0.5754
BELLEFONTE UNDERWRITERS INS CO	DE	892	.06	97.99	846		997	1.1127
BANKERS STANDARD INS CO	FL	874	.06	98.05	707		363	0.5134
EMPLOYERS MUTUAL CAS CO	IA	790	.05	98.10	772		962	1.2461
IDEAL MUTUAL INS CO	NY	765	.05	98.15	671		201	0.2996
AMERICAN HARDWARE MUTUAL INS CO	MN	761	.05	98.20	780		969	1.2423
SAINT PAUL MERCURY INS CO	MN	754	.05	98.25	634		315	0.4968
ELECTRIC INS CO	MA	738	.05	98.30	755	31	442	0.5854
HORACE MANN INS CO	FL	725	.05	98.35	751		1,001	1.3329
NEW JERSEY MANUFACTURERS INS CO	NJ	710	.05	98.40	701	136	219	0.3124
CUMIS INS SOCIETY INC	WI	708	.05	98.45	719		917	1.2754
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	702	.05	98.50	740		897	1.2122
COVENANT MUTUAL INS CO	CI	694	.05	98.55	521		390	0.7486
AMERICAN NATIONAL PROPERTY & CAS CO	MO	686	.04	98.59	569		300	0.5272
NORTHBROOK PROPERTY & CAS INS CO	IL	669	.04	98.63	482		320	0.6659
MIDWEST MUTUAL INS CO	IA	668	.04	98.67	618		416	0.6731
MASSACHUSETTS BAY INS CO	MA	667	.04	98.71	619		537	0.8675
MERCHANTS MUTUAL INS CO	NY	640	.04	98.75	627		410	0.6539
NATIONAL GENERAL INS CO	MO	636	.04	98.79	608		977	1.6069
AMERICAN SECURITY INS CO	DE	611	.04	98.83	583		226	0.3877
PROGRESSIVE CAS INS CO	OH	607	.04	98.87	568		148	0.2606
NORTH RIVER INS CO	NJ	605	.04	98.91	459		508	1.1068
VIGILANT INS CO	NY	591	.04	98.95	658		540	0.8207
AGWAY INS CO	NY	583	.04	98.99	655		-1,837	-2.8046
GLENS FALLS INS CO	DE	564	.04	99.03	194		85	0.4381
BITUMINOUS CASUALTY CORP	IL	562	.04	99.07	621		276	0.4477
GUARANTEE INS CO	DE	559	.04	99.11	608		1,767	2.9063
WESTFIELD INS CO	OH	543	.04	99.15	443		463	1.0497
TEACHERS INS CO	DE	496	.03	99.18	396		232	0.5859
COMMERCE & INDUSTRY INS CO	NY	475	.03	99.21	394		338	0.8579

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NORTHBROOK NATIONAL INS CO	IL	468	.03	99.24	332		426	1.2831
ATLANTIC MUTUAL INS CO	NY	456	.03	99.27	382	12	255	0.6675
CARRIERS INS CO	IA	449	.03	99.30	462		414	0.6961
SEA INS CO LTD US BR	NY	448	.03	99.33	450		428	0.9511
NEWARK INS CO	NJ	433	.03	99.36	274		291	1.0839
CRITERION INS CO	DC	417	.03	99.39	475		501	1.0547
AMERICAN UNIVERSAL INS CO	RI	410	.03	99.42	338		437	1.2929
BITUMINOUS FIRE & MARINE INS CO	IL	409	.03	99.45	275	2	301	1.0945
ARGONAUT INS CO	CA	402	.03	99.48	335		30	0.0896
AGRICULTURAL INS CO	SD	391	.03	99.51	300		262	0.8733
PURITAN INS CO	CT	370	.02	99.53	657		503	0.7656
BANKERS & SHIPPERS INS CO OF NY	NY	367	.02	99.55	378		606	1.6032
NORTHLAND INS CO	MN	363	.02	99.57	280		152	0.5429
SUN INS OFFICE LTD US BR	NY	357	.02	99.59	266		182	0.6842
OLD REPUBLIC INS CO	PA	354	.02	99.61	322		195	0.6056
GREAT AMERICAN INS CO	OH	326	.02	99.63	284		526	1.8521
FORUM INS CO	RI	326	.02	99.65	255		485	1.9020
MIDLAND INS CO	NY	302	.02	99.67	238		143	0.5543
AMERICAN MUTUAL LIABILITY INS CO	MA	286	.02	99.69	283		411	1.4523
EAGLE STAR INS CO OF AMERICA	NY	281	.02	99.71	209		105	0.5024
INDEMNITY INS CO OF NORTH AMERICA	NY	275	.02	99.73	67		23	0.3433
HIGHLANDS INS CO	TX	263	.02	99.75	265		72	0.2717
TRANSPORT INDEMNITY CO	CA	252	.02	99.77	231		220	0.9524
MICHIGAN MILLERS MUTUAL INS CO	MI	250	.02	99.79	268		295	1.1007
BALBOA INS CO	CA	245	.02	99.81	368		208	0.5652
ASSURANCE COMPANY OF AMERICA	NY	243	.02	99.83	243	11	224	0.9218
RANGER INS CO	DE	214	.01	99.84	215		151	0.7023
UNIGARD MUTUAL INS CO	WA	212	.01	99.85	196		17	0.0867
WORLDWIDE UNDERWRITERS INS CO	WI	198	.01	99.86	223		137	0.6143
GLOBE INDEMNITY CO	DE	188	.01	99.87	165	2	46	0.2788
MISSION NATIONAL INS CO	CA	181	.01	99.88	48		34	0.7083
INTERNATIONAL INS CO	IL	175	.01	99.89	139		-31	-0.2230
GREAT GLOBAL ASK CO	AZ	165	.01	99.90			25	0.0000
JOHN DEERE INS CO	IL	156	.01	99.91	157		69	0.4395
NORTH STAR REINSURANCE CORP	DE	155	.01	99.92	241		-622	-2.5809
OHIO FARMERS INS CO	OH	155	.01	99.93	129		124	0.9612
HARBOR INS CO	CA	148	.01	99.94	146		50	0.3423
BUCKEYE UNION INS CO	OH	139	.01	99.95	105		25	0.2381
FIRST NATIONAL INS CO OF AMERICA	WA	137	.01	99.96	127		4	0.0315

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COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NIAGARA FIRE INS CO	DE	134	.01	99.97	129	41	264	2.0465
NORFOLK & DEDHAM MUTUAL FIRE INS CO	MA	124	.01	99.98	147		62	0.4218
HARFORD MUTUAL INS CO	MD	116	.01	99.99	136		73	0.5368
GREATER NEW YORK MUTUAL INS CO	NY	110	.01	100.00	107		54	0.5047
AIU INS CO	NY	105	.01	100.01	115	2	40	0.3478
CHURCH MUTUAL INS CO	WI	101	.01	100.02	85		1	0.0118
MEAD REINSURANCE CORP	IL	94	.01	100.03	38		68	1.7895
PROVIDENCE WASHINGTON INS CO	RI	94	.01	100.04	155		118	0.8741
AMERICAN DRUGGISTS INS CO	OH	93	.01	100.05	57		11	0.1930
ALLIANCE ASSURANCE CO LTD US BR	NY	93	.01	100.06	103		26	0.2524
CENTRAL NATIONAL INS CO OF OMAHA	NE	93	.01	100.07	94		25	0.2660
UNIVERSAL REINSURANCE CORP	NJ	90	.01	100.08	90		77	0.8556
ALLIANZ INS CO	CA	88	.01	100.09	113		85	0.7522
AETNA FIRE UNDERWRITERS INS CO	CT	82	.01	100.10	55		24	0.4364
OIL & GAS INS CO	OH	82	.01	100.11	103		-305	-2.9612
TRUCK INS EXCHANGE	CA	79	.01	100.12	79		-25	-0.3165
CHICAGO INS CO	IL	75	.01	100.15	55		19	0.3455
GULF INSURANCE CO	MO	64	.00	100.13	63		289	4.5873
TWIN CITY FIRE INS CO	MN	61	.00	100.13	84		16	0.2143
BOSTON OLD COLONY INS CO	MA	58	.00	100.13	63		43	0.6825
GEICO GENERAL INS CO	IA	54	.00	100.13	55		46	0.8364
FIDELITY & CASUALTY CO OF NY	NH	54	.00	100.13	64		412	6.4375
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	54	.00	100.13	62		119	1.9194
AMERICAN AUTOMOBILE INS CO	MO	46	.00	100.13	22		171	7.7727
REPUBLIC WESTERN INS CO	AZ	46	.00	100.13	46		56	1.2174
FARMERS RELIANCE INS CO OF NJ	NJ	43	.00	100.13	19		3	0.1579
HARCO NATIONAL INS CO	NY	37	.00	100.13	30		3	0.1000
GRAPHIC ARTS MUTUAL INS CO	NY	36	.00	100.13	34		10	0.2941
MONARCH INS CO OF OH	OH	35	.00	100.13	59		103	1.7458
AMERICAN PROTECTION INS CO	IL	33	.00	100.13	33		49	1.4848
DAIRYLAND INS CO	WI	31	.00	100.13	30		1	0.2333
WESTCHESTER FIRE INS CO	NY	29	.00	100.13	29		16	0.5517
EXCALIBUR INS CO	MN	29	.00	100.13	25		1	0.0400
JEFFERSON INS CO OF NY	NY	27	.00	100.13	27		-13	-0.4815
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	27	.00	100.13	13		3	0.2308
AMERICAN POLICYHOLDERS INS CO	MA	27	.00	100.13	51		52	1.0196
BROTHERHOOD MUTUAL INS CO	IN	26	.00	100.13	22		11	0.5000
CENTRAL MUTUAL INS CO	OH	26	.00	100.13	41		6	0.1463
GENERAL INS CO OF AMERICA	WA	24	.00	100.13	37		104	2.8108

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AMERICAN AUTOMOBILE INS CO OF IL	IL	23	.00	100.13	7		2	0.2857
ATLANTA INTERNATIONAL INS CO	NY	23	.00	100.13	12		5	0.4167
EMPIRE FIRE & MAR INS CO	NE	22	.00	100.13	20		12	0.6000
METROPOLITAN GENERAL INS CO	DE	21	.00	100.13	4		4	1.0000
UNITED NATIONAL INS CO	PA	19	.00	100.13	15		-10	-0.6667
METROPOLITAN CASUALTY CO	DE	19	.00	100.13	3		3	1.0000
UNITED STATES LIABILITY INS CO	PA	18	.00	100.13	30		11	0.3667
AMERICAN CENTENNIAL INS CO	DE	17	.00	100.13	18		-9	-0.5000
HARTFORD FIRE INS CO	CT	16	.00	100.13	10		3	0.3000
AMERICAN BANKERS INS CO OF FL	FL	16	.00	100.13	9		1	0.1118
CITY INS CO	NJ	15	.00	100.13	18		22	1.2222
EMPLOYERS CASUALTY CO	TX	15	.00	100.13	14		2	0.1429
INTEGRITY INS CO	NJ	15	.00	100.13	12		5	0.4167
MICHIGAN MUTUAL INS CO	MI	15	.00	100.13	15		134	8.9333
NATIONAL AMERICAN INS CO OF NY	NY	14	.00	100.13	88		-38	-0.4318
KANSAS CITY FIRE & MARINE INS CO	MO	14	.00	100.13	11		13	1.1818
PHOENIX ASR CO OF NEW YORK	NH	13	.00	100.13	12		76	6.5000
SOUTHERN INS CO	TX	13	.00	100.13	12		20	1.6667
NATIONAL FARMERS UNION PROP & CAS CO	UT	13	.00	100.13	10		3	0.3000
MOTOR VEHICLE CAS CO	IL	12	.00	100.13	3		1	0.3333
INS CO OF GREATER NY	NY	12	.00	100.13	21		4	0.1905
TOKIO MARINE & FIRE INS CO LTD US B	NY	12	.00	100.13	10		2	0.2000
INDUSTRIAL INDEMNITY CO	CA	11	.00	100.13	10		34	3.4000
GREAT SOUTHWEST FIRE INS CO	AZ	11	.00	100.13	23		-3	-0.1304
PENN AMERICA INS CO	PA	10	.00	100.13	13		11	0.8462
COMPASS INS CO	NY	10	.00	100.13	7		12	1.7143
CAROLINA CASUALTY INS CO	FL	9	.00	100.13	6		18	3.0000
AMERICAN HOME ASR CO	NY	7	.00	100.13	7		337	48.1429
FIDELITY & GUARANTY INS UOWRS INC	OH	6	.00	100.13	6		24	4.0000
LUMBERMENS MUTUAL INS CO	OH	6	.00	100.13	4		1	0.2500
MOTOR CLUB OF AMERICA INS CO	NJ	4	.00	100.13	3			0.0000
CAVALIER INS COMP	MD	4	.00	100.13	7		5	0.7143
SAFEGUARD INS CO	CT	3	.00	100.13	3		2	0.6667
COMMERCIAL INS CO OF NEWARK NJ	NJ	3	.00	100.13	2		1	0.5000
AMERICAN CONTINENTAL INS CO	MO	2	.00	100.13	2			0.0000
UNIGARD INS CO	WA	2	.00	100.13	1		-53	-53.0000
FIDELITY & DEPOSIT CO OF MARYLAND	MD	2	.00	100.13	2			0.0000
GREAT WEST CASUALTY CO	NE	2	.00	100.13	2		1	0.5000
LUMBERMENS UNDERWRITING ALLIANCE	MO	2	.00	100.13	1			0.0000

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AMERICAN FIDELITY FIRE INS CO	NY	2	.00	100.13	3		-1	-0.5353
FIRE & CASUALTY INS CO OF CT	CT	2	.00	100.13	1			0.0000
PACIFIC INDEMNITY CO	CA	1	.00	100.13	3			0.0000
COLUMBIA INS CO	NY	1	.00	100.13	1		1	1.0000
TRAVELERS INDEMNITY CO OF RI	RI	1	.00	100.13	1		1	1.0000
CINCINNATI INS CO	OH	1	.00	100.13				0.0000
SOUTH CAROLINA INS CO	SC	1	.00	100.13	1			0.0000
EVERETT CASH MUTUAL INS CO	PA		.00	100.13				0.0000
GREAT CENTRAL INS CO	IL		.00	100.13				0.0000
WESTERN CASUALTY & SURETY CO	KS		.00	100.13				0.0000
VEREX ASSURANCE INC	WI		.00	100.13				0.0000
AMERICAN EXCEL INS CO	IA		.00	100.13				0.0000
AETNA LIFE & CAS CO	CT		.00	100.13				0.0000
LEBANON MUTUAL INS CO	PA		.00	100.13				0.0000
BUYERTOWN MUTUAL INS CO	PA		.00	100.13				0.0000
CENTAUR INS CO	IL		.00	100.13			-56	0.0000
REPUBLIC MUTUAL INS CO	OH		.00	100.13				0.0000
NAZARETH MUTUAL INS CO	PA		.00	100.13				0.0000
CHEMOKEE INS CO	TN		.00	100.13				0.0000
CAMBRIDGE MUTUAL FIRE INS CO	MA		.00	100.13				0.0000
FREEHOLD MUTUAL INS CO	PA		.00	100.13				0.0000
FARMERS MUTUAL F I C OF MCCANDLESS	PA		.00	100.13				0.0000
NEW ZEALAND INS CO LTD US BR	CA		.00	100.13				0.0000
CLARION COUNTY MUTUAL FIRE INS CO	PA		.00	100.13				0.0000
ARGONAUT MIDWEST INS CO	IL		.00	100.13				0.0000
TRANSAMERICA INDEMNITY CO	CA		.00	100.13				0.0000
BAY STATE INS CO	MA		.00	100.13				0.0000
MOUNT JACKSON MUTUAL FIRE INS CO	PA		.00	100.13				0.0000
UNITED GUARANTY COML INS CO OF IA	IA		.00	100.13				0.0000
WASHINGTON MUTUAL F & STORM INS CO	PA		.00	100.13				0.0000
SEABOARD SURETY CO	NY		.00	100.13				0.0000
ALLIED MUTUAL INS CO	PA		.00	100.13				0.0000
PENNSYLVANIA MEDICAL SOC LIAB INS C	PA		.00	100.13				0.0000
AMERICAN ROAD INS CO	MI		.00	100.13				0.0000
PINE CREEK MUTUAL FIRE INS CO	PA		.00	100.13				0.0000
LAUNDRY OWNERS MUTUAL LIAB INS ASN	PA		.00	100.13				0.0000
NATIONAL CASUALTY CO	MI		.00	100.13				0.0000
NATIONAL INVESTORS FIRE & CAS INS C AK	AK		.00	100.13				0.0000
ATLANTIC INS CO	TX		.00	100.13				0.0000

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AUTO LIABILITY

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
CASUALTY RECIP EXCHANGE	MO		.00	100.13			76	0.0000
PROVIDENT GENERAL INS CO	IN		.00	100.13				0.0000
PROTECTIVE NATIONAL INS CO OF OMAHA	NE		.00	100.13				0.0000
REAMSTOWN MUTUAL INS CO	PA		.00	100.13				0.0000
HARBORCREEK ERIE MUTUAL INS CO	PA		.00	100.13				0.0000
REINSURANCE CORP OF NY	NY		.00	100.13				0.0000
YASUDA FIRE & MARINE INS CO OF AM	NY		.00	100.13				0.0000
QUINCY MUTUAL FIRE INS CO	MA		.00	100.13				0.0000
PHILADELPHIA MUTUAL INS CO	PA		.00	100.13				0.0000
HOME MUTUAL INS CO OF PA	PA		.00	100.13				0.0000
TRANSCONTINENTAL INS CO	NY		.00	100.13	-1		-11	11.0000
HANDOVER MUTUAL FIRE INS CO	PA		.00	100.13				0.0000
EXCELSIOR MUTUAL F I C OF BUTLER CT	PA		.00	100.13				0.0000
BIRMINGHAM FIRE INS CO OF PA	PA		.00	100.13				0.0000
PROTECTION MUTUAL INS CO	IL		.00	100.13				0.0000
TRANSPORTATION MUTUAL INS CO	PA		.00	100.13				0.0000
PMI INS CO	CA		.00	100.13				0.0000
GENERAL REINSURANCE CORP	DE		.00	100.13				0.0000
PHILADELPHIA CONTRIBUTIONSHIP INS C	PA		.00	100.13				0.0000
PEERLESS INS CO	NH		.00	100.13				0.0000
NATIONAL AMERICAN INS CO	NE		.00	100.13				0.0000
GREENE COUNTY FARMERS MUTUAL INS CO	PA		.00	100.13				0.0000
MENNONITE MUTUAL INS ASN	PA		.00	100.13				0.0000
STATE FARM GENERAL INS CO	IL		.00	100.13				0.0000
FOREMOST GUARANTY CORP	MI		.00	100.13				0.0000
LYKENS VALLEY MUTUAL INS CO	PA		.00	100.13				0.0000
LITITZ MUTUAL INS CO	PA		.00	100.13				0.0000
ITT LYNDON PROPERTY INS CO	MO		.00	100.13				0.0000
WINDSOR MOUNT JOY MUTUAL INS CO	PA		.00	100.13				0.0000
PYMATUNING MUTUAL FIRE INS CO	PA		.00	100.13				0.0000
PHYSICIANS PROFESSIONAL IN EXCHANGE	PA		.00	100.13				0.0000

*TOTALS FOR	PA	1,544,206	100.13	100.13	1,520,877	3,259	1,356,559	0.8920

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AUTO PHYSICAL DAMAGE

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	108,674	13.17	13.17	107,655		70,117	0.6513
NATIONWIDE MUTUAL INS CO	OH	90,486	10.97	24.14	91,475		55,110	0.6025
ALLSTATE INS CO	IL	65,436	7.93	32.07	65,066		42,881	0.6590
ERIE INS EXCHANGE	PA	61,507	7.46	39.53	59,246	29	40,592	0.6812
AETNA CASUALTY & SURETY CO	CT	30,401	3.69	43.22	30,169		19,605	0.6498
HARLEYSVILLE MUTUAL INS CO	PA	25,503	3.09	46.31	24,816		16,269	0.6556
PRUDENTIAL PROPERTY & CAS INS CO	NJ	18,643	2.26	48.57	19,159		11,078	0.5788
KEYSTONE INS CO	PA	17,966	2.18	50.75	18,268		8,521	0.4664
PENNSYLVANIA NATL MUTUAL CAS INS CO	PA	15,179	1.84	52.59	14,418		8,254	0.5725
FIREMENS INS CO OF NEWARK NJ	NJ	14,754	1.79	54.38	12,869		8,096	0.6291
TRAVELERS INDEMNITY CO	CT	14,663	1.78	56.16	15,043		8,151	0.5418
LIBERTY MUTUAL FIRE INS CO	MA	13,025	1.58	57.74	12,675		9,827	0.7753
INS CO OF NORTH AMERICA	PA	12,662	1.54	59.28	13,336		10,788	0.8089
VALLEY FORGE INS CO	PA	12,633	1.53	60.81	11,514		8,479	0.7364
WEST AMERICAN INS CO	CA	12,253	1.49	62.30	11,606		8,373	0.5491
METROPOLITAN PROPERTY & LIAB INS CO	DE	11,550	1.40	63.70	10,823		7,145	0.6602
FEDERAL KEMPER INS CO	IL	11,250	1.36	65.06	10,821		6,261	0.5786
MOTORISTS MUTUAL INS CO	OH	10,556	1.26	66.32	9,249		7,179	0.7720
AUTOMOBILE INS CO OF HARTFORD CT	CT	10,149	1.24	67.56	10,211		6,875	0.6735
ERIE INS CO	PA	10,012	1.21	68.77	10,009		6,055	0.6028
UNITED STATES FIDELITY & GUARANTY C	MD	9,973	1.21	69.98	10,983		5,655	0.5149
UNITED SERVICES AUTOMOBILE ASN	TX	9,250	1.12	71.10	8,941	1,080	4,282	0.4789
MOTORS INS CORP	NY	7,623	.92	72.02	7,946		3,883	0.4856
OHIO CASUALTY INS CO	OH	7,426	.90	72.92	8,017		3,880	0.4840
GENERAL ACCIDENT INS CO OF AMERICA	PA	7,326	.89	73.81	7,814		4,200	0.5375
GOVERNMENT EMPLOYEES INS CO	DC	7,281	.88	74.69	7,653		4,642	0.6081
MARYLAND CASUALTY CO	MD	6,843	.83	75.52	6,345		4,041	0.6369
STATE AUTO INS ASN	IN	6,114	.74	76.26	6,201		3,195	0.5152
DONEGAL MUTUAL INS CO	PA	6,092	.74	77.00	5,309		3,092	0.5824
FIDELITY & GUARANTY INS CO	IA	6,072	.74	77.74	5,605		3,058	0.5456
HARTFORD ACCIDENT & INDEMNITY CO	CT	6,027	.73	78.47	6,374		3,595	0.5640
JC PENNEY CASUALTY INS CO	OH	5,889	.71	79.18	6,082		3,534	0.5811
NORTHERN ASSURANCE CO OF AMERICA	VI	5,140	.62	79.80	4,499		3,554	0.7400
FOREMOST INS CO	MI	5,103	.62	80.42	5,845		2,090	0.3545
COLONIAL PENN INS CO	PA	5,101	.62	81.04	5,198		2,778	0.5344
STATE FARM FIRE AND CAS CO	IL	4,031	.49	81.53	4,225		2,898	0.6859
SELECTED RISKS INS CO	NJ	3,755	.46	81.99	3,681		1,710	0.4645
PENNSYLVANIA MANUFACTURERS ASN INS	PA	3,703	.45	82.44	4,076		3,287	0.8144
HOME INDEMNITY CO	NH	3,683	.45	82.89	4,256		2,422	0.5691

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LIBERTY MUTUAL INS CO	MA	3,655	.44	83.33	3,787		2,608	0.6887
LINCOLN GENERAL INS CO	PA	3,618	.44	83.77	3,790		2,498	0.6591
AMERICAN EMPLOYERS INS CO	MA	3,377	.41	84.18	2,738		2,163	0.7400
COMMERCIAL UNION INS CO	MA	3,323	.40	84.58	3,675		2,082	0.5665
AMERICAN INS CO	NJ	3,288	.39	84.97	3,565		1,867	0.5548
HOME INS CO	NH	3,169	.38	85.35	3,163		1,735	0.5485
SENTRY INS A MUTUAL CO	WI	3,157	.38	85.73	2,986	22	2,110	0.7066
FEDERAL INS CO	NJ	2,641	.34	86.07	3,066		1,491	0.4865
PENNSYLVANIA GENERAL INS CO	PA	2,795	.34	86.41	2,088		1,620	0.6027
TRANSAMERICA INS CO	CA	2,779	.34	86.75	2,939		1,911	0.6502
ROYAL INS CO OF AMERICA	IL	2,728	.33	87.08	2,901		1,485	0.5114
CAMDEN FIRE INS ASN	NJ	2,627	.32	87.40	1,729		2,022	1.1695
AMICA MUTUAL INS CO	MI	2,576	.31	87.71	2,424	552	1,045	0.4311
NATIONAL GRANGE MUTUAL INS CO	NH	2,535	.31	88.02	2,519		1,681	0.6673
HARTFORD CASUALTY INS CO	NJ	2,462	.30	88.32	2,123		1,058	0.4984
RELIANCE INS CO	PA	2,353	.29	88.61	2,494		1,695	0.6796
NORTHERN INS CO OF NY	NY	2,308	.28	88.89	1,837		1,282	0.6979
PHOENIX INSURANCE CO	CI	2,237	.27	89.16	2,007		1,293	0.6442
STATE AUTOMOBILE MUTUAL INS CO	OH	2,185	.27	89.43	2,183		1,327	0.6079
AMERICAN STATES INS CO	IN	2,016	.24	89.67	2,149		1,481	0.6892
TEMPLE MUTUAL INS CO	PA	1,979	.24	89.91	1,971		1,031	0.5231
ALLSTATE INDEMNITY CO	IL	1,755	.21	90.12	1,733		1,249	0.7207
CONTINENTAL CASUALTY CO	IL	1,752	.21	90.33	1,479		1,009	1.0819
LUMBERMENS MUTUAL CAS CO	IL	1,684	.20	90.53	1,966		996	0.5066
AMERICAN FIRE & CAS CO	FL	1,684	.20	90.73	1,420		1,016	0.7155
NATIONWIDE MUTUAL FIRE INS CO	OH	1,677	.20	90.93	1,550		1,454	0.9381
UNIVERSAL UNDERWRITERS INS CO	MO	1,493	.18	91.11	1,573	128	854	0.5424
STANDARD FIRE INS CO	CI	1,484	.18	91.29	1,397		964	0.6901
NATIONAL MUTUAL INS CO	OH	1,468	.18	91.47	1,375		627	0.4560
AMERICAN GUARANTEE & LIABILITY IN C	NY	1,437	.17	91.64	995		732	0.7357
MID CONTINENT INS CO	PA	1,430	.17	91.81	1,402		871	0.6213
AMERICAN BANKERS INS CO OF FL	FL	1,411	.17	91.98	1,433		427	0.2980
ZURICH INS CO US BR	NY	1,400	.17	92.15	1,539		1,037	0.6738
CELINA MUTUAL INS CO	OH	1,386	.17	92.32	1,347		747	0.5546
PRUDENTIAL GENERAL INS CO	DE	1,346	.16	92.48	1,087		1,021	0.9393
UNITED STATES FIRE INS CO	NY	1,328	.16	92.64	1,383		1,044	0.7549
AETNA INS CO	CI	1,273	.15	92.79	1,197		940	0.7853
NATIONAL FIRE INS CO OF HARTFORD	CI	1,227	.15	92.94	1,110		1,104	0.9946
AMERICAN CASUALTY CO OF READING	PA	1,196	.15	93.09	1,026		892	0.8694

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AMERICAN ECONOMY INS CO	IN	1,180	.14	93.23	1,143		697	0.6098
SAFECO INS CO OF AMERICA	WA	1,176	.14	93.37	1,165		683	0.5863
MAUSAU UNDERWRITERS INS CO	WI	1,118	.14	93.51	1,093		601	0.7328
SAINT PAUL FIRE & MARINE INS CO	MN	1,112	.14	93.65	1,044	1	642	0.6149
MUTUAL BENEFIT INS CO	PA	1,059	.13	93.78	1,031		575	0.5577
TRAVELERS INDEMNITY CO OF AMERICA	GA	1,048	.13	93.91	1,106		558	0.5045
SHELBY MUTUAL INS CO OF SHELBY OH	OH	1,046	.13	94.04	1,028		567	0.5516
CHARTER OAK FIRE INS CO	CT	1,013	.12	94.16	995		636	0.6392
AMERICAN MOTORISTS INS CO	IL	1,011	.12	94.28	1,224		556	0.4542
BELLEFONTE UNDERWRITERS INS CO	DE	970	.12	94.40	974		684	0.4976
PROTECTIVE INS CO	IN	949	.12	94.52	844		635	0.7524
EMPLOYERS FIRE INS CO	MA	932	.11	94.63	1,042		575	0.5518
PLANET INS CO	WI	915	.11	94.74	763		558	0.7313
ASSOCIATED INDEMNITY COMP	CA	911	.11	94.85	992		296	0.2984
AMERICAN MUTUAL INS CO OF BOSTON	MA	900	.11	94.96	923		541	0.5861
SECURITY INS CO OF HARTFORD	CT	900	.11	95.07	1,204		570	0.4734
USAA CAS INS CO	TX	840	.10	95.17	865		555	0.6416
CONNECTICUT INDEMNITY CO	CT	815	.10	95.27	691		485	0.7019
NORTHWESTERN NTL CAS CO	WI	804	.10	95.37	741		486	0.6559
AMERICAN NATIONAL FIRE INS CO	NY	800	.10	95.47	912		509	0.5581
NEW HAMPSHIRE INS CO	NH	798	.10	95.57	1,039		652	0.6275
EMPLOYERS INS OF MAUSAU A MUTUAL CO	WI	793	.10	95.67	790	1	606	0.7671
UNITED PACIFIC INS CO	WA	762	.09	95.76	615		379	0.6163
ROYAL INDEMNITY CO	DE	728	.09	95.85	672		398	0.5923
CAPITOL INS CO	PA	707	.09	95.94	825		486	0.5915
MIDWEST MUTUAL INS CO	IA	705	.09	96.03	687		397	0.5779
PREFERRED RISK MUTUAL INS CO	IA	694	.08	96.11	659		540	0.8194
GOODVILLE MUTUAL CAS CO	PA	678	.08	96.19	646		364	0.5635
DAILY UNDERWRITERS OF AMERICA	PA	670	.08	96.27	668	341	199	0.2979
AMERICAN MANUFACTURERS MUTUAL INS C	IL	660	.08	96.35	579		365	0.6304
AMERICAN & FOREIGN INS CO	DE	656	.08	96.43	613		426	0.6449
UTICA MUTUAL INS CO	NY	652	.08	96.51	675		532	0.7881
MANOVER INS CO	NH	640	.08	96.59	625		350	0.5600
PAXTON NATIONAL INS CO	PA	591	.07	96.66	594		273	0.4596
CHRYSLER INS CO	MI	576	.07	96.73	577		235	0.4073
INA UNDERWRITERS INS CO	CA	576	.07	96.80	395		274	0.6937
NATIONAL SURETY CORP	IL	570	.07	96.87	470		391	0.8319
NATIONWIDE GENERAL INS CO	OH	564	.07	96.94	556		427	0.7680
EMCASCO INS CO	IA	560	.07	97.01	559		262	0.4687

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BANKERS STANDARD INS CO	FL	553	.07	97.08	441		363	0.8231
MORACE MANN INS CO	FL	549	.07	97.15	560		333	0.5946
TRANSIT CASUALTY CO	MU	522	.06	97.21	519		244	0.4701
ROCKWOOD INS CO	PA	517	.06	97.27	501		316	0.6307
AMERICAN HARDWARE MUTUAL INS CO	MN	502	.06	97.33	516		327	0.6337
GUARDIAN UNDERWRITERS INS CO INC	PA	495	.06	97.39	495		385	0.7737
MERCHANTS INS CO OF NH INC	NH	477	.06	97.45	456		209	0.4583
CUMIS INS SOCIETY INC	WI	475	.06	97.51	489		235	0.4806
NATIONAL GENERAL INS CO	MU	470	.06	97.57	444		260	0.5856
GREAT NORTHERN INS CO	MN	463	.06	97.63	416		283	0.6803
AMERICAN ROAD INS CO	MI	462	.06	97.69	462		141	0.3052
VIGILANT INS CO	NY	439	.05	97.74	468		272	0.5574
PACIFIC EMPLOYERS INS CO	CA	438	.05	97.79	453		184	0.4249
CONTINENTAL INS CO	NH	428	.05	97.84	356		383	1.0758
CENTENNIAL INS CO	NY	426	.05	97.89	423		242	0.5721
PURITAN INS CO	CT	423	.05	97.94	628		306	0.4873
TEACHERS INS CO	DE	421	.05	97.99	330		221	0.6697
MASSACHUSETTS BAY INS CO	MA	414	.05	98.04	382		186	0.4869
AMERICAN NATIONAL PROPERTY & CAS CO	MU	412	.05	98.09	357		282	0.8568
ELECTRIC INS CO	MA	402	.05	98.14	401	21	171	0.4264
GIBRALTAR MUTUAL INS CO	PA	395	.05	98.19	282		167	0.5922
SEA INS CO LTD US BK	NY	393	.05	98.24	379		177	0.4670
WESTFIELD INS CO	OH	391	.05	98.29	305		257	0.8426
PUBLIC SERVICE MUTUAL INS CO	NY	382	.05	98.34	390		159	0.4077
AMERICAN FIDELITY FIRE INS CO	NY	378	.05	98.39	481		410	0.8524
EMPLOYERS MUTUAL CAS CO	IA	377	.05	98.44	378		252	0.6667
COVENANT MUTUAL INS CO	CT	376	.05	98.49	245		63	0.2571
SAINT PAUL MERCURY INS CO	MN	375	.05	98.54	303		111	0.3663
CIM INS CORP	NY	367	.04	98.58	249		107	0.4297
TRANSPORTATION INS CO	IL	353	.04	98.62	390	9	306	0.7846
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	348	.04	98.66	357		204	0.5714
FIREMANS FUND INS CO	CA	335	.04	98.70	354		298	0.8418
SUN INS OFFICE LTD US BK	NY	324	.04	98.74	230		81	0.3522
NORTH RIVER INS CO	NJ	323	.04	98.78	287		131	0.4564
GRANITE STATE INS CO	NH	322	.04	98.82	180		104	0.5778
NEW JERSEY MANUFACTURERS INS CO	NJ	321	.04	98.86	318	62	126	0.3962
NATIONAL UNION FIRE INS CO OF PITTS	PA	321	.04	98.90	266		808	3.0376
NATIONAL INDEMNITY CO	NE	304	.04	98.94	377		124	0.3289
GLENS FALLS INS CO	DE	278	.03	98.97	95		67	0.7053

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MERCHANTS MUTUAL INS CO	NY	273	.03	99.00	258		250	0.8915
AGWAY INS CO	NY	263	.03	99.03	323		170	0.5263
BITUMINOUS CASUALTY CORP	IL	245	.03	99.06	277		229	0.8267
NORTHBROOK NATIONAL INS CO	IL	240	.03	99.09	176		205	1.1648
AGRICULTURAL INS CO	SD	235	.03	99.12	173		113	0.6532
INTEGRITY INS CO	NJ	229	.03	99.15	449		325	0.7238
BITUMINOUS FIRE & MARINE INS CO	IL	227	.03	99.18	149	1	121	0.8121
INDEMNITY INS CO OF NORTH AMERICA	NY	223	.03	99.21	43		20	0.4651
EXCEL INS CO	IN	223	.03	99.24	215		208	0.9674
NORTHWESTERN NTL INS CO	WI	222	.03	99.27	284		62	0.2183
CRITERION INS CO	DC	207	.03	99.30	247		124	0.5020
PROGRESSIVE CAS INS CO	OH	206	.03	99.33	175		60	0.3429
UNION INDEMNITY INS CO OF NY	NY	203	.03	99.36	158		161	1.0190
NORTHBROOK PROPERTY & CAS INS CO	IL	198	.02	99.38	190		142	0.7474
INS CO OF THE STATE OF PA	PA	197	.02	99.40	211		99	0.4692
GREAT AMERICAN INS CO	OH	194	.02	99.42	149		65	0.4362
ATLANTIC MUTUAL INS CO	NY	183	.02	99.44	162	25	69	0.4259
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	166	.02	99.46	167		57	0.3413
GUARANTEE INS CO	DE	165	.02	99.48	242		107	0.4421
NEWARK INS CO	NJ	163	.02	99.50	120		76	0.6333
NORTHLAND INS CO	MN	161	.02	99.52	148		52	0.3514
AMERICAN SECURITY INS CO	DE	161	.02	99.54	167		61	0.3653
EMMCO INS CO	IN	157	.02	99.56	34		67	1.9706
TRANSPORT INS CO	IA	154	.02	99.58	151		221	1.4636
EAGLE STAR INS CO OF AMERICA	NY	149	.02	99.60	109		110	1.0092
AMERICAN DRUGGISTS INS CO	OH	138	.02	99.62	132		197	1.4924
MICHIGAN MILLERS MUTUAL INS CO	MI	131	.02	99.64	137		67	0.4891
OLD REPUBLIC INS CO	PA	128	.02	99.66	134		38	0.2836
WORLDWIDE UNDERWRITERS INS CO	WI	119	.01	99.67	141		86	0.6099
PENN AMERICA INS CO	PA	114	.01	99.68	142		40	0.2817
NIAGARA FIRE INS CO	DE	109	.01	99.69	92	1	68	0.7391
AMERICAN MUTUAL LIABILITY INS CO	MA	108	.01	99.70	109		51	0.4679
ASSURANCE COMPANY OF AMERICA	NY	105	.01	99.71	101	4	49	0.4851
UNIGARD MUTUAL INS CO	MA	105	.01	99.72	108		20	0.1852
AMERICAN UNIVERSAL INS CO	RI	104	.01	99.73	69		79	1.1449
JOHN DEERE INS CO	IL	91	.01	99.74	96		18	0.1875
CENTRAL NATIONAL INS CO OF OMAHA	NE	87	.01	99.75	85		30	0.3529
GLOBE INDEMNITY CO	DE	85	.01	99.76	76	1	64	0.6421
TRANSPORT INDEMNITY CO	CA	83	.01	99.77	81		28	0.3457

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BUCKEYE UNION INS CO	OH	83	.01	99.78	67		32	0.4776
ARGONAUT INS CO	CA	81	.01	99.79	66		53	0.8050
GREAT GLOBAL ASK CO	AZ	78	.01	99.80			12	0.0000
RANGER INS CO	DE	76	.01	99.81	70		59	0.8429
NATIONAL AMERICAN INS CO OF NY	NY	75	.01	99.82	120		7	0.0583
HARFORD MUTUAL INS CO	MD	74	.01	99.83	81		34	0.4198
GREAT SOUTHWEST FIRE INS CO	AZ	73	.01	99.84	991		1,152	1.1625
OHIO FARMERS INS CO	OH	71	.01	99.85	58		97	1.6724
FIRST NATIONAL INS CO OF AMERICA	WA	70	.01	99.86	63		39	0.6190
MIDLAND INS CO	NY	66	.01	99.87	54		7	0.1296
MINNEHOMA INS CO	AZ	65	.01	99.88	62		4	0.0645
CITY INS CO	NJ	60	.01	99.89	63		4	0.0635
ALLIANCE ASSURANCE CO LTD US BR	NY	59	.01	99.90	64		2	0.0313
AIU INS CO	NY	59	.01	99.91	62		76	1.2258
HARCO NATIONAL INS CO	NY	57	.01	99.92	219		122	0.5571
NORFOLK & DEDHAM MUTUAL FIRE INS CO	MA	56	.01	99.93	65		16	0.2462
GREATER NEW YORK MUTUAL INS CO	NY	54	.01	99.94	52		45	0.8654
CARRIERS INS CO	IA	53	.01	99.95	55		27	0.4909
IDEAL MUTUAL INS CO	NY	52	.01	99.96	53		95	1.7925
MOUNT VERNON FIRE INS CO	PA	52	.01	99.97	65		5	0.0769
OIL & GAS INS CO	OH	52	.01	99.98	66		15	0.2273
UNIVERSAL REINSURANCE CORP	NJ	51	.01	99.99	50		53	1.0600
COMMERCE & INDUSTRY INS CO	NY	50	.01	100.00	70		166	2.3714
BALBOA INS CO	CA	45	.01	100.01	80		23	0.2875
AEGIS SECURITY INS CO	PA	40	.01	100.02	39		6	0.1538
CHURCH MUTUAL INS CO	WI	39	.01	100.03	34		11	0.3235
BOSTON OLD COLONY INS CO	MA	37	.00	100.03	37		17	0.4595
PROVIDENCE WASHINGTON INS CO	RI	36	.00	100.03	55		28	0.5091
TWIN CITY FIRE INS CO	MN	35	.00	100.03	46		36	0.7826
AETNA FIRE UNDERWRITERS INS CO	CT	35	.00	100.03	23		43	1.8696
GULF INSURANCE CO	MU	33	.00	100.03	33		35	1.0606
EXCALIBUR INS CO	MN	31	.00	100.03	14		1	0.0714
GREAT WEST CASUALTY CO	NE	30	.00	100.03	33		13	0.3939
GENERAL INS CO OF AMERICA	WA	24	.00	100.03	28		10	0.3571
ALLIANZ INS CO	CA	24	.00	100.03	28		33	1.1786
HOMESTEAD INS CO	PA	23	.00	100.03	12		4	0.3333
AMERICAN PROTECTION INS CO	IL	22	.00	100.03	21		14	0.6667
MONARCH INS CO OF OH	OH	20	.00	100.03	30		23	0.7667
MERCHANTS & BUSINESS MENS M I C	PA	19	.00	100.03	20	8	1	0.0500

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AUTO PHYSICAL DAMAGE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	18	.00	100.03	24		19	0.7917
NATIONAL FARMERS UNION PROP & CAS C	UT	17	.00	100.03	12		4	0.3333
WESTCHESTER FIRE INS CO	NY	17	.00	100.03	18		21	1.1667
FARMERS RELIANCE INS CO OF NJ	NJ	17	.00	100.03	7		2	0.2857
CAVALIER INS CORP	MD	17	.00	100.03	36		29	0.8056
GRAPHIC ARTS MUTUAL INS CO	NY	16	.00	100.03	14		-5	-0.3571
FIRST GENERAL INS CO	GA	16	.00	100.03	16		11	0.6875
MEAD REINSURANCE CORP	IL	16	.00	100.03	6		4	0.6667
INTERNATIONAL INS CO	IL	15	.00	100.03	13		4	0.3077
AMERICAN POLICYHOLDERS INS CO	MA	15	.00	100.03	25		13	0.5200
AMERICAN CENTENNIAL INS CO	DE	15	.00	100.03	17		64	3.7647
FIDELITY & CASUALTY CO OF NY	NH	15	.00	100.03	18		16	0.8889
ZURICH AMERICAN INS CO OF IL	IL	14	.00	100.03	8			0.0000
AMERICAN AUTOMOBILE INS CO	MO	14	.00	100.03	6		12	2.0000
METROPOLITAN CASUALTY CO	DE	14	.00	100.03	2		2	1.0000
TRUCK INS EXCHANGE	CA	13	.00	100.03	21		-23	-1.0952
AMERICAN MODERN HOME INS CO	OH	11	.00	100.03	3		1	0.3333
AMERICAN CONSUMER INS CO	NY	11	.00	100.03	5		4	0.8000
AMERICAN AUTOMOBILE INS CO OF IL	IL	11	.00	100.03	3			0.0000
NATIONAL AMERICAN INS CO	NE	11	.00	100.03	16		5	0.3125
CENTRAL MUTUAL INS CO	OH	11	.00	100.03	16		11	0.6875
ELECTRIC MUTUAL LIABILITY INS CO	MA	11	.00	100.03	12			0.0000
MICHIGAN MUTUAL INS CO	MI	10	.00	100.03	10		30	3.0000
CAROLINA CASUALTY INS CO	FL	10	.00	100.03	9		15	1.6667
PHOENIX ASR CO OF NEW YORK	NH	10	.00	100.03	8		2	0.2500
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	10	.00	100.03	5		7	1.4000
OCCIDENTAL FIRE & CAS CO OF NC	NC	10	.00	100.03	13		29	2.2308
METROPOLITAN GENERAL INS CO	DE	9	.00	100.03	2		1	0.5000
SOUTHERN INS CO	TX	9	.00	100.03	7		1	0.1429
BROTHERHOOD MUTUAL INS CO	IN	8	.00	100.03	7		7	1.0000
KANSAS CITY FIRE & MARINE INS CO	MO	8	.00	100.03	7		4	0.5714
COMPASS INS CO	NY	8	.00	100.03	5		2	0.4000
INS CO OF GREATER NY	NY	6	.00	100.03	10			0.0000
DAIRYLAND INS CO	WI	6	.00	100.03	6		3	0.5000
HARTFORD FIRE INS CO	CT	5	.00	100.03	4		2	0.5000
AMERICAN HOME ASR CO	NY	5	.00	100.03	5		60	12.0000
TOKIO MARINE & FIRE INS CO LTD US B	NY	5	.00	100.03	4			0.0000
JEFFERSON INS CO OF NY	NY	4	.00	100.03	2		2	1.0000
AETNA CASUALTY & SURETY CO OF AM	CT	4	.00	100.03				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AUTO PHYSICAL DAMAGE

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MOTOR VEHICLE CAS CO	IL	4	.00	100.03	1			0.0000
LUMBERMENS MUTUAL INS CO	OH	4	.00	100.03	3		18	6.0000
GEICO GENERAL INS CO	IA	3	.00	100.03	3			0.0000
EMPLOYERS CASUALTY CO	TX	3	.00	100.03	2			0.0000
UNITED NATIONAL INS CO	PA	2	.00	100.03				0.0000
AMERICAN CONTINENTAL INS CO	MO	2	.00	100.03	2		1	0.5000
COMMERCIAL INS CO OF NEWARK NJ	NJ	2	.00	100.03	2			0.0000
FIDELITY & DEPOSIT CO OF MARYLAND	MD	2	.00	100.03	2		5	2.5000
FIDELITY & GUARANTY INS UDWKS INC	OH	2	.00	100.03	3		2	0.6667
LUMBERMENS UNDERWRITING ALLIANCE	MO	2	.00	100.03	2			0.0000
INDUSTRIAL INDEMNITY CO	CA	2	.00	100.03	2		12	6.0000
MOTOR CLUB OF AMERICA INS CO	NJ	2	.00	100.03	2			0.0000
MUTUAL FIRE MARINE & INLAND INS CO	PA	1	.00	100.03	1		54	54.0000
TRAVELERS INDEMNITY CO OF RI	RI	1	.00	100.03	1		15	15.0000
TRANSCONTINENTAL INS CO	NY	1	.00	100.03				0.0000
FIRE & CASUALTY INS CO OF CT	CT	1	.00	100.03			1	0.0000
PACIFIC INDEMNITY CO	CA	1	.00	100.03	3			0.0000
COLONIA INS CO	NY	1	.00	100.03				0.0000
STATESMAN INS CO	IN	1	.00	100.03	1			0.0000
TRANSAMERICA PREMIER INS CO	CA	1	.00	100.03	1			0.0000
HIGHLANDS INS CO	TX	1	.00	100.03	1			0.0000
REGIS INS CO	PA	1	.00	100.03				0.0000
BANKERS & SHIPPERS INS CO OF NY	NY	1	.00	100.03	2		1	0.5000
IOWA NATIONAL MUTUAL INS CO	IA	1	.00	100.03	1			0.0000
FORUM INS CO	RI	1	.00	100.03	1			0.0000
SAFEGUARD INS CO	CT	1	.00	100.03	1		2	2.0000
UNIGARD INS CO	MA	1	.00	100.03			-65	0.0000
MISSION INS CO	CA	1	.00	100.03	1			0.0000
CHICAGO INS CO	IL	1	.00	100.03				0.0000
CANAL INS CO	SC		.00	100.03				0.0000
CLOISTER MUTUAL CASUALTY INS CO	PA		.00	100.03				0.0000
MILLERS MUTUAL INS ASN OF IL	IL		.00	100.03				0.0000
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	MA		.00	100.03				0.0000
AMERICAN SHIPBUILDERS & SHIPOWN M I	PA		.00	100.03				0.0000
CENTER VALLEY MUTUAL FIRE INS CO	PA		.00	100.03				0.0000
AUTOMOBILE CLUB INS CO	OH		.00	100.03				0.0000
COMMERCIAL MORTGAGE INS INC	WI		.00	100.03				0.0000
UTICA FIRE INS CO OF ONEIDA CTY NY	NY		.00	100.03				0.0000
EARL MUTUAL INS CO	PA		.00	100.03				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AUTO PHYSICAL DAMAGE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
CHURCH INS CO	NY		.00	100.03				0.0000
NICHIDO F & M INS CO LTD	NY		.00	100.03				0.0000
SOUTHWESTERN MUTUAL FIRE ASN	PA		.00	100.03				0.0000
PHILANTHROPIC MUTUAL FIRE INS CO	PA		.00	100.03				0.0000
LONDON ASSURANCE US BR	NY		.00	100.03				0.0000
RECIPROCAL EXCHANGE	MO		.00	100.03				0.0000
PRUDENTIAL REINSURANCE CO	DE		.00	100.03				0.0000
UNITED EQUITABLE INS CO	IL		.00	100.03				0.0000
PIONEER MUTUAL INS CO	PA		.00	100.03				0.0000
NORTHERN MUTUAL I C OF LANCASTER CT	PA		.00	100.03				0.0000
GUSCHENHUPPEN MUTUAL INS CO	PA		.00	100.03				0.0000
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA		.00	100.03				0.0000
PINE GROVE MUTUAL INS CO	PA		.00	100.03				0.0000
OMAHA INDEMNITY CO	WI		.00	100.03				0.0000
T H E INSURANCE CO	MA		.00	100.03				0.0000
ULICO CAS CO	DE		.00	100.03				0.0000
VIRGINIA SURETY CO INC	IL		.00	100.03				0.0000
HARTFORD SM BUIL INSPECTION & INS	CT		.00	100.03				0.0000
POTTER CITY GRANGE MUTUAL FIRE INS C	PA		.00	100.03				0.0000
MANUFACTURERS ALLIANCE INS CO	PA		.00	100.03				0.0000
THE TUA-RE INS CO OF AMERICA	DE		.00	100.03				0.0000
JEWELERS MUTUAL INS CO	WI		.00	100.03				0.0000
MUTUAL FIRE INS CO OF S BEND TOWNSH	PA		.00	100.03				0.0000
HUSBANDMANS MUTUAL FIRE INS CO	PA		.00	100.03				0.0000
PATRONS MUTUAL FIRE ASN	PA		.00	100.03				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.03				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.03				0.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MO		.00	100.03				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.03				0.0000
GRANGE MUTUAL FIRE INS CO	PA		.00	100.03				0.0000
PROFESSIONAL MUTUAL INS CO	MO		.00	100.03				0.0000

*TOTALS FOR	PA	824,983	100.03	100.03	815,884	2,286	513,796	0.6297

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AIRCRAFT

COMPANY NAME	DOY	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
FEDERAL INS CO	ND	2,009	17.15	17.15	2,481		5,970	1.6002
INS CO OF NORTH AMERICA	PA	2,039	12.45	29.60	1,083		2,217	1.1774
FIREMANS FUND INS CO	CA	1,221	7.46	37.06	1,221		1,257	1.0295
AVENUE INS CO	ND	1,025	0.26	43.32	975		285	0.2425
INS CO OF THE STATE OF PA	PA	948	5.79	49.11	995		529	0.5911
AEINA CASUALTY & SURETY CO	CT	726	4.43	53.54	726		412	0.5675
HARTFORD FIRE INS CO	CT	726	4.43	57.97	726		-257	-0.3540
TRAVELERS INDEMNITY CO	CT	723	4.41	62.38	723		412	0.5698
SAINT PAUL FIRE & MARINE INS CO	NH	723	4.41	66.79	723		412	0.5698
UNITED STATES FIDELITY & GUARANTY CO	ND	723	4.41	71.20	574		543	0.9460
UNITED STATES FIRE INS CO	NY	543	3.32	74.52	560		753	1.3440
NATIONAL UNION FIRE INS CO OF PITTS	PA	452	2.76	77.28	447		581	0.8525
CONTINENTAL CASUALTY CO	IL	358	2.19	79.47	358		219	0.6117
ROYAL INDEMNITY CO	DE	333	2.03	81.50	333		160	0.4805
IDEAL MUTUAL INS CO	NY	279	1.70	83.20	271		93	0.3432
IMPERIAL CASUALTY & INDEMNITY CO	NE	246	1.50	84.70	200		110	0.5500
NATIONAL INS UNDERWRITERS	MO	241	1.47	86.17	236		181	0.7069
RELIABLE INS CO	PA	211	1.29	87.46	211		93	0.4408
LIBERTY MUTUAL INS CO	MA	205	1.25	88.71	203		91	0.4485
MARYLAND CASUALTY CO	MD	187	1.14	89.85	175		106	0.6057
SOUTHERN INS CO	TX	173	1.06	90.91	165		90	0.5455
VANGUARD INS CO	TX	167	1.02	91.93	112		65	0.5604
PURITAN INS CO	CT	156	.96	92.89	84		-18	-0.2143
AEINA INS CO	CT	144	.88	93.77	121		65	0.5207
SECURITY INS CO OF HARTFORD	CT	131	.80	94.57	161		46	0.2981
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	116	.71	95.28	116		65	0.5603
CENTRAL NATIONAL INS CO OF OMAHA	NE	110	.67	95.95	99		17	0.1717
ZURICH INS CO US BR	NY	102	.62	96.57	83		57	0.6867
CONTINENTAL INS CO	NH	91	.56	97.13	89		-20	-0.2247
EMPLOYERS CASUALTY CO	TX	85	.52	97.65	107		497	4.6449
MOVARCH INS CO OF OH	OH	84	.51	98.16	99		134	1.5535
REPUBLIC INS CO	DE	59	.36	98.52	105		488	4.6476
PENNSYLVANIA FID MUTUAL CAS INS CO	PA	40	.24	98.76	4		16	4.0000
BUCKEYE UNION INS CO	OH	40	.24	99.00	39		8	0.2051
ATLANTA INTERNATIONAL INS CO	NY	28	.17	99.17	17		1	0.0588
FIDELITY & CASUALTY CO OF NY	NH	24	.15	99.32	23		1	0.0435
GLENS FALLS INS CO	DE	23	.14	99.46	23		4	0.1739
FIREMENS INS CO OF NEWARK NJ	NJ	18	.11	99.57	17			0.0000
AMERICAN MOTORISTS INS CO	IL	17	.10	99.67	17			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AIRCRAFT

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN HOME ASS CO	NY	15	.09	99.76	19		10	0.5263
HANOVER INS CO	NH	8	.05	99.81	0		63	7.8750
CENTENNIAL INS CO	NY	6	.04	99.85	0			0.0000
TRANSPORT INDEMNITY CO	CA	6	.04	99.89	34		171	5.0294
UTICA MUTUAL INS CO	NY	4	.02	99.91	3			0.0000
AMERICAN STATES INS CO	IN	3	.02	99.93	3			0.0000
NEW HAMPSHIRE INS CO	NH	2	.01	99.94	2		1	0.5000
AMERICAN INS CO	NJ	2	.01	99.95	2		54	27.0000
NATIONAL GENERAL INS CO	MO	1	.01	99.96	1		-28	-28.0000
ALLSTATE INS CO	IL	1	.01	99.97	1			0.0000
LEGION CASUALTY CO	OK		.00	99.97				0.0000
NATIONAL PROPERTY OWNERS INS CO	IN		.00	99.97				0.0000
HARTFORD CASUALTY INS CO	NJ		.00	99.97				0.0000
WESTERN EMPLOYERS INS CO	CA		.00	99.97				0.0000
FEDERATED MUTUAL INS CO	MI		.00	99.97				0.0000
SOUTHERN HOME INS CO	SC		.00	99.97				0.0000
GREAT GLOBAL ASS CO	AZ		.00	99.97				0.0000
NEFFSVILLE MUTUAL FIRE INS CO	PA		.00	99.97				0.0000
FREMONT INDEMNITY CO	CA		.00	99.97				0.0000
MOUNT VERNON FIRE INS CO	PA		.00	99.97				0.0000
UNION INDEMNITY INS CO OF NY	NY		.00	99.97				0.0000
TRANSAMERICA INS CO	CA		.00	99.97				0.0000
PENNSYLVANIA HOSPITAL INS CO	PA		.00	99.97				0.0000
FIRST GENERAL INS CO	GA		.00	99.97				0.0000
MIC GENERAL INS CORP	IN		.00	99.97				0.0000
NATIONAL FARMERS UNION PROP & CAS C	UT		.00	99.97				0.0000
HANNAHSTOWN MUTUAL INS CO	PA		.00	99.97				0.0000
GEN ELEC GUARANTY INS CORP	NC		.00	99.97				0.0000
AMERICAN CREDIT INDEMNITY CO OF NY	NY		.00	99.97				0.0000
CRITERION INS CO	DC		.00	99.97				0.0000
CHRYSLER INS CO	MI		.00	99.97				0.0000
ARMSTRONG COUNTY MUTUAL FIRE INS CO	PA		.00	99.97				0.0000
COLONIA INS CO	NY		.00	99.97				0.0000
CAPITOL INS CO	PA		.00	99.97				0.0000
ALLEDALE MUTUAL INS CO	RI		.00	99.97				0.0000
UNITED PACIFIC INS CO	WA		.00	99.97				0.0000
AMERICAN NATIONAL FIRE INS CO	NY		.00	99.97				0.0000
NIAGARA FIRE INS CO	DE		.00	99.97				0.0000
FARMERS MUTUAL FIRE INS CO	PA		.00	99.97				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
AIRCRAFT

COMPANY NAME	DOJ	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
CHESTER COUNTY MUTUAL INS CO	PA		.00	99.97				0.0000
FARMERS MUTUAL F I C OF SCHUYLKILL	PA		.00	99.97				0.0000
CAMDEN FIRE INS ASSN	NJ		.00	99.97				0.0000
WASHINGTON MUTUAL INS CO	PA		.00	99.97				0.0000
SEAWAY MUTUAL INS CO	PA		.00	99.97				0.0000
UNITED NATIONAL INS CO	PA		.00	99.97				0.0000
MIDWEST MUTUAL INS CO	IA		.00	99.97				0.0000
BOS INSURANCE CO	OH		.00	99.97				0.0000
ARKWRIGHT BOSTON INS CO	MA		.00	99.97				0.0000
AMERICAN MUTUAL LIABILITY INS CO	MA		.00	99.97				0.0000
AMERICAN INDEPENDENT INS CO	PA		.00	99.97				0.0000
AEGIS SECURITY INS CO	PA		.00	99.97				0.0000
MAUSAU UNDERWRITERS INS CO	WI		.00	99.97				0.0000
VIGILANT INS CO	NY		.00	99.97				0.0000
MILLERS NATIONAL INS CO	IL		.00	99.97				0.0000
UMIO FARMERS INS CO	OH		.00	99.97				0.0000
UNITED SERVICES AUTOMOBILE ASSN	TX		.00	99.97				0.0000
TRAVELERS INS CO (ACCIDENT DEPT)	CT		.00	99.97				0.0000
UNITED EQUITABLE CAS CO	PA		.00	99.97				0.0000
NORFOLK & JEDHAM MUTUAL FIRE INS CO	MA		.00	99.97				0.0000
YORKTOWNE MUTUAL INS CO	PA		.00	99.97				0.0000
SELECT WAY INS CO	NJ		.00	99.97				0.0000
EMPLOYERS MUTUAL CAS CO	IA		.00	99.97				0.0000
PENN CENTRAL MUTUAL INS CO	PA		.00	99.97				0.0000
RLI INS CO	IL		.00	99.97				0.0000
SELECT RISK MUTUAL FIRE INS CO	PA		.00	99.97				0.0000
COMPASS INS CO	NY		.00	99.97				0.0000
CUMIS INS SOCIETY INC	WI		.00	99.97				0.0000
WESTERN FIRE INS CO	KS		.00	99.97				0.0000
STATE WORKMENS INS FUND	PA		.00	99.97				0.0000
FARMERS MUTUAL INS CO	PA		.00	99.97				0.0000
*TOTALS FOR PA		16,576	99.97	99.97	15,455		13,647	0.8845

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIDELITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
INS CO OF NORTH AMERICA	PA	3,705	17.13	17.13	3,330		17,290	5.1922
AETNA CASUALTY & SURETY CO	CI	3,562	16.47	33.60	2,678		1,196	0.4466
FEDERAL INS CO	NJ	2,860	13.22	46.82	2,563		128	0.0499
CUMIS INS SOCIETY INC	WI	1,859	8.60	55.42	1,614		1,640	0.9797
FIDELITY & DEPOSIT CO OF MARYLAND	MD	934	4.32	59.74	1,036		1,272	1.2218
OHIO CASUALTY INS CO	OH	903	4.18	63.92	891		6	0.0067
SAINT PAUL FIRE & MARINE INS CO	MN	851	3.94	67.86	553		1,505	2.7179
AMERICAN INS CO	NJ	774	3.58	71.44	514		147	0.2860
HARTFORD ACCIDENT & INDEMNITY CO	CT	625	2.89	74.33	564		448	0.7943
UNITED STATES FIDELITY & GUARANTY CO	MD	610	2.82	77.15	646		93	0.1440
NATIONAL UNION FIRE INS CO OF PITTS	PA	547	2.53	79.68	558	-289	-289	-0.8073
FIREMENS INS CO OF NEWARK NJ	NJ	459	2.12	81.80	494	242	242	0.4899
MGIC INDEMNITY CORP	WI	389	1.80	83.60	267	99	99	0.3708
RELIANCE INS CO	PA	314	1.45	85.05	490	-72	-72	-0.1469
UNITED PACIFIC INS CO	WA	272	1.26	86.31	191	114	114	0.5969
WESTERN SURETY CO	SD	247	1.14	87.45	231	27	27	0.1169
TRAVELERS INDEMNITY CO	CT	232	1.07	88.52	211	30	30	0.1422
TRANSAMERICA INS CO	CA	228	1.05	89.57	347	-140	-140	-0.4035
UNITED STATES FIRE INS CO	NY	165	.76	90.33	178	591	591	3.3202
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	125	.58	90.91	243	-32	-32	-0.1317
HOME INDEMNITY CO	NH	120	.55	91.46	56	6	6	0.1071
LIBERTY MUTUAL INS CO	MA	112	.52	91.98	110	784	784	7.1273
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	98	.45	92.43	104	-4	-4	-0.0385
NATIONAL SURETY CORP	IL	91	.42	92.85	39	96	96	2.5128
CONTINENTAL CASUALTY CO	IL	67	.40	93.25	91	174	174	1.9121
NEW HAMPSHIRE INS CO	NH	87	.40	93.65	103	-4	-4	-0.0388
AETNA INS CO	CT	86	.40	94.05	94	114	114	1.2128
LUMBERMENS MUTUAL CAS CO	IL	83	.38	94.43	76	35	35	0.4605
BELLEFONTE UNDERWRITERS INS CO	DE	63	.29	94.72	63	9	9	0.1429
COMMERCIAL UNION INS CO	MA	57	.26	94.98	97	-2	-2	-0.0206
ROYAL INS CO OF AMERICA	IL	55	.25	95.23	51	9	9	0.1765
AMERICAN HOME ASSR CO	NY	54	.25	95.48	50	4	4	0.1333
NORTH RIVER INS CO	NJ	53	.25	95.73	44	15	15	0.3409
CONTINENTAL INS CO	NH	48	.22	95.95	83	1,388	1,388	16.7229
AMERICAN STATES INS CO	IN	46	.21	96.16	45	207	207	4.6000
SELECTED RISKS INS CO	NJ	44	.20	96.36	46	1	1	0.0217
FIREMANS FUND INS CO	CA	43	.20	96.56	57	-39	-39	-0.6842
EMPLOYERS FIRE INS CO	MA	40	.18	96.74	40	2	2	0.0500
GREAT AMERICAN INS CO	OH	38	.18	96.92	35	11	11	0.3143

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIDELITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNIVERSAL UNDERWRITERS INS CO	MU	37	.17	97.09	37	5	2	0.0541
PENNSYLVANIA MANUFACTURERS ASN INS	PA	37	.17	97.26	51		2	0.0392
AMERICAN NATIONAL FIRE INS CO	NY	36	.17	97.43	41		-26	-0.6341
STATESMAN INS CO	IN	34	.16	97.59	27		-5	-0.1852
ZURICH INS CO US BR	NY	33	.15	97.74	34		16	0.4706
SEABOARD SURETY CO	NY	31	.14	97.88	36		11	0.3056
AFFILIATED FM INS CO	RI	31	.14	98.02	21		-10	-0.4762
NATIONAL GRANGE MUTUAL INS CO	NH	30	.14	98.16	26		2	0.0764
TRAVELERS INDEMNITY CO OF AMERICA	GA	29	.13	98.29	19		2	0.1055
SAINT PAUL MERCURY INS CO	MN	29	.13	98.42	25		1	0.0400
NATIONWIDE MUTUAL INS CO	OH	29	.13	98.55	28		10	0.3571
HARLEYSVILLE MUTUAL INS CO	PA	28	.13	98.68	27		12	0.4444
GRANITE STATE INS CO	NH	28	.13	98.81	26			0.0000
UICA MUTUAL INS CO	NY	22	.10	98.91	12	5	17	1.4167
AMERICAN GUARANTEE & LIABILITY IN C	NY	21	.10	99.01	19		-2	-0.1055
HANDOVER INS CO	NH	16	.07	99.08	51		46	0.9020
PEERLESS INS CO	NH	12	.06	99.14	14		1	0.0714
AMERICAN CASUALTY CO OF READING	PA	12	.06	99.20	16		47	2.9375
AMERICAN MOTORISTS INS CO	IL	11	.05	99.25	12		-1	-0.0833
STATE FARM FIRE AND CAS CO	IL	11	.05	99.30	10			0.0000
CHARTER OAK FIRE INS CO	CI	11	.05	99.35	11		30	2.7273
STATE AUTOMOBILE MUTUAL INS CO	OH	10	.05	99.40	10			0.0000
NATIONAL FIRE INS CO OF HARTFORD	CI	9	.04	99.44	8		1	0.1250
ROYAL INDEMNITY CO	DE	8	.04	99.48	6			0.0000
AMERICAN EMPLOYERS INS CO	MA	8	.04	99.52	14		-10	-0.7143
WESTCHESTER FIRE INS CO	NY	7	.03	99.55	7			0.0000
NORTHWESTERN NTL INS CO	WI	7	.03	99.58	8		-5	-0.6250
ATLANTIC MUTUAL INS CO	NY	7	.03	99.61	9		1	0.1111
ERIE INS CO	PA	7	.03	99.64	2			0.0000
CELINA MUTUAL INS CO	OH	7	.03	99.67	6		-1	-0.1667
ULICO CAS CO	DE	7	.03	99.70	7			0.0000
AMERICAN MANUFACTURERS MUTUAL INS C	IL	6	.03	99.73	5		-5	-0.6000
HARTFORD FIRE INS CO	CI	6	.03	99.76	5		1	0.2000
GREAT NORTHERN INS CO	MN	5	.02	99.78	3		1	0.3333
GENERAL INS CO OF AMERICA	WA	5	.02	99.80	6		7	1.1667
EMPLOYERS MUTUAL CAS CO	IA	5	.02	99.82	4		1	0.2500
HARFORD MUTUAL INS CO	MD	4	.02	99.84	3			0.0000
GENERAL ACCIDENT INS CO OF AMERICA	PA	4	.02	99.86	1		-26	-26.0000
BALBOA INS CO	CA	4	.02	99.88	4			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIDELITY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	3	.01	99.89	3			0.0000
BUCKEYE UNION INS CO	OH	3	.01	99.90	4		-3	-0.7500
HOME INS CO	NH	3	.01	99.91	4		6	1.5000
WESTFIELD INS CO	OH	3	.01	99.92	1			0.0000
MARCO NATIONAL INS CO	NY	3	.01	99.93	2			0.0000
PUBLIC SERVICE MUTUAL INS CO	NY	3	.01	99.94	3			0.0000
SENTRY INS A MUTUAL CO	WI	3	.01	99.95	3		2	0.6667
NATIONAL MUTUAL INS CO	OH	3	.01	99.96	2			0.0000
GLOBE INDEMNITY CO	DE	3	.01	99.97	5		-3	-0.6000
CENTENNIAL INS CO	NY	3	.01	99.98	6		17	2.8333
OHIO FARMERS INS CO	OH	2	.01	99.99	2			0.0000
COMMERCE & INDUSTRY INS CO	NY	2	.01	100.00	1		1	1.0000
FIDELITY & CASUALTY CO OF NY	NH	2	.01	100.01	3		16	5.3333
NATIONAL FARMERS UNION PROP & CAS C	UI	2	.01	100.02	2			0.0000
AMERICAN CENTENNIAL INS CO	DE	1	.00	100.02	1			0.0000
LUMBERMENS UNDERWRITING ALLIANCE	MO	1	.00	100.02	1			0.0000
JOHN DEERE INS CO	IL	1	.00	100.02	1			0.0000
AMERICAN HARDWARE MUTUAL INS CO	MN	1	.00	100.02			1	0.0000
SUN INS OFFICE LTD US BR	NY	1	.00	100.02	2			0.0000
MOTORISTS MUTUAL INS CO	OH	1	.00	100.02	2		6	4.0000
NEWARK INS CO	NJ	1	.00	100.02	1			0.0000
AGRICULTURAL INS CO	SD	1	.00	100.02	1			0.0000
AMERICAN SHIPBUILDERS & SHIPOWN M I	PA		.00	100.02				0.0000
CENTER VALLEY MUTUAL FIRE INS CO	PA		.00	100.02				0.0000
AUTOMOBILE CLUB INS CO	OH		.00	100.02				0.0000
UTICA FIRE INS CO OF ONEIDA CTY NY	NY		.00	100.02				0.0000
EARL MUTUAL INS CO	PA		.00	100.02				0.0000
COVENANT MUTUAL INS CO	CI		.00	100.02				0.0000
COMMERCIAL MORTGAGE INS INC	WI		.00	100.02				0.0000
CLOISTER MUTUAL CASUALTY INS CO	PA		.00	100.02				0.0000
CHICAGO INS CO	IL		.00	100.02				0.0000
CANAL INS CO	SC		.00	100.02				0.0000
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	MA		.00	100.02				0.0000
SECURITY INS CO OF HARTFORD	CI		.00	100.02			-6	0.0000
MILLERS MUTUAL INS ASN OF IL	IL		.00	100.02				0.0000
EASTERN INDEMNITY CO OF MARYLAND	MD		.00	100.02				0.0000
AUTOMOBILE INS CO OF HARTFORD CI	CI		.00	100.02				0.0000
AGWAY INS CO	NY		.00	100.02				0.0000
MILLERS MUTUAL INS CO	PA		.00	100.02				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
FIDELITY

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MUTUAL FIRE MARINE & INLAND INS CO	PA		.00	100.02				0.0000
PINE GROVE MUTUAL INS CO	PA		.00	100.02				0.0000
AMERICAN FIDELITY FIRE INS CO	NY		.00	100.02				0.0000
OMAHA INDEMNITY CO	WI		.00	100.02				0.0000
T H E INSURANCE CO	MA		.00	100.02				0.0000
ELECTRIC INS CO	MA		.00	100.02				0.0000
CENTRAL MUTUAL INS CO	OH		.00	100.02				0.0000
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA		.00	100.02				0.0000
NORTHERN ASSURANCE CO OF AMERICA	VI		.00	100.02				0.0000
GUSCHENHOPPEN MUTUAL INS CO	PA		.00	100.02				0.0000
VIRGINIA SURETY CO INC	IL		.00	100.02				0.0000
MICHIGAN MILLERS MUTUAL INS CO	MI		.00	100.02				0.0000
HARTFORD SM BUIL INSPECTION & INS	CT		.00	100.02				0.0000
POTTER CTY GRANGE MUTUAL FIRE INS C	PA		.00	100.02				0.0000
MANUFACTURERS ALLIANCE INS CO	PA		.00	100.02				0.0000
THE TOW-RE INS CO OF AMERICA	DE		.00	100.02				0.0000
PATRONS MUTUAL FIRE ASN	PA		.00	100.02				0.0000
HUSBANDMANS MUTUAL FIRE INS CO	PA		.00	100.02				0.0000
PENN AMERICA INS CO	PA		.00	100.02				0.0000
JEWELERS MUTUAL INS CO	WI		.00	100.02				0.0000
MUTUAL FIRE INS CO OF S BEND TOWNSH	PA		.00	100.02				0.0000
AMICA MUTUAL INS CO	RI		.00	100.02				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.02				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.02				0.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MU		.00	100.02				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.02				0.0000
GRANGE MUTUAL FIRE INS CO	PA		.00	100.02				0.0000
PROFESSIONAL MUTUAL INS CO	MU		.00	100.02				0.0000
PACIFIC EMPLOYERS INS CO	CA	-1	.00	100.02	6		6	1.0000
FIDELITY & GUARANTY INS UOHR INC	OH	-3	-.01	100.01	-1		-1	1.0000
PACIFIC INDEMNITY CO	CA	-26	-.12	99.89	34		2	0.0588
*TOTALS FOR PA		21,626	99.89	99.89	19,468	10	27,189	1.3966

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SURETY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN MUNICIPAL BOND ASR CORP	NY	5,329	10.53	10.53	173		16	0.0925
FIDELITY & DEPOSIT CO OF MARYLAND	MD	5,877	7.66	18.19	4,269		624	0.1462
AEINA CASUALTY & SURETY CO	CT	5,848	7.60	25.79	5,259		743	0.2294
UNITED STATES FIDELITY & GUARANTY CO	MD	5,589	7.09	32.88	5,945		459	0.1163
INS CO OF NORTH AMERICA	PA	2,454	4.85	37.73	2,543		731	0.3120
TRAVELERS INDEMNITY CO	CT	2,250	4.45	42.18	1,803		1,011	0.630
FEDERAL INS CO	NJ	2,096	4.14	46.32	2,210		-81	-0.0367
PENNSYLVANIA MIL MUTUAL CAS INS CO	PA	1,854	3.66	49.98	1,781		721	0.4048
AEINA INS CO	CT	1,762	3.46	53.40	563		53	0.0941
FIREMANS INS CO OF NEWARK NJ	NJ	1,677	3.31	56.77	1,513		606	0.4534
FIREMANS FUND INS CO	CA	1,430	2.83	59.60	485		7	0.0144
AMERICAN INS CO	NJ	1,315	2.60	62.20	1,102		-51	-0.0463
SEABOARD SURETY CO	NY	1,309	2.59	64.79	1,201		102	0.0849
TRANSAMERICA INS CO	CA	1,309	2.59	67.30	1,325		-160	-0.1358
AMERICAN CASUALTY CO OF READING	PA	1,280	2.53	69.91	1,497		133	0.0888
UNITED PACIFIC INS CO	WA	1,151	2.23	72.14	891		187	0.2099
SAINT PAUL FIRE & MARINE INS CO	MIN	1,065	2.10	74.24	1,187		-77	-0.0649
AMERICAN STATES INS CO	IN	749	1.48	75.72	789		2,385	3.0228
HARTFORD ACCIDENT & INDEMNITY CO	CT	696	1.36	77.10	687		10	0.0113
EASTERN INDEMNITY CO OF MARYLAND	MD	665	1.31	78.41	540		27	0.0500
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	581	1.15	79.56	498		1	0.0020
RELANCE INS CO	PA	573	1.13	80.69	719		239	0.3324
SAFECO INS CO OF AMERICA	WA	549	1.08	81.77	577		271	0.4697
OHIO CASUALTY INS CO	OH	548	1.08	82.85	552		100	0.1812
CONTINENTAL INS CO	NH	539	1.06	83.91	525		6	0.0114
LUMBERMENS MUTUAL CAS CO	IL	453	.89	84.80	427		-36	-0.0843
UNION INDEMNITY INS CO OF NY	NY	446	.88	85.68	224		-5	-0.0223
MGIC INDEMNITY CORP	WI	426	.84	86.52	441		89	0.2018
FORTUNE ASSURANCE CO INC	PA	419	.83	87.35	284		21	0.0739
INTERNATIONAL FIDELITY INS CO	NJ	418	.83	88.18	363		552	1.5207
NORTHWESTERN MIL INS CO	WI	390	.77	88.95	372		40	0.1075
WESTERN SURETY CO	SD	383	.76	89.71	384		-5	-0.0130
UTICA MUTUAL INS CO	NY	358	.71	90.42	153		4	0.0261
BUCKEYE UNION INS CO	OH	333	.66	91.08	193		-5	-0.0259
MID CONTINENT INS CO	PA	316	.62	91.70	449		29	0.0646
NATIONAL GRAVE MUTUAL INS CO	NH	236	.47	92.17	229		36	0.1572
CONTINENTAL CASUALTY CO	IL	231	.46	92.63	179		17	0.0950
NEW HAMPSHIRE INS CO	NH	219	.43	93.06	171		10	0.0585
NATIONAL UNION FIRE INS CO OF PITTS	PA	217	.43	93.49	139		-6	-0.0432

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SURETY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	202	.40	93.84	194		-12	-0.0614
AMERICAN DRUGGISTS INS CO	OH	196	.39	94.26	206		800	3.8635
SELECTED RISKS INS CO	NJ	188	.37	94.63	176		47	0.2670
STATESMAN INS CO	IN	182	.36	95.01	145		66	0.6154
ALLEGHENY MUTUAL CAS CO	PA	170	.34	95.35	191			0.0000
AMERICAN HOME ASS CO	NY	152	.30	95.65	195		55	0.2821
ROCKWOOD INS CO	PA	128	.25	95.90	100		331	3.3100
GENERAL INS CO OF AMERICA	WA	117	.23	96.13	153		-12	-0.0784
NATIONAL FIRE INS CO OF HARTFORD	CT	107	.21	96.34	138		12	0.0870
NATIONAL SURETY CORP	IL	106	.21	96.55	151		36	0.2517
MISSION INS CO	CA	91	.18	96.73	64			0.0000
PEERLESS INS CO	NH	86	.17	96.90	76		-50	-0.6579
UNITED STATES FIRE INS CO	NY	84	.17	97.07	76		-14	-0.1795
ROYAL INS CO OF AMERICA	IL	73	.14	97.21	61		75	1.2295
AMERICAN MOTORISTS INS CO	IL	70	.14	97.35	47		55	1.1702
ERIE INS CO	PA	67	.13	97.48	51	3	60	1.1765
PROTECTIVE INS CO	IN	61	.12	97.60	77			0.0000
AMERICAN EMPLOYERS INS CO	PA	57	.11	97.71	41		56	1.3659
HARTFORD FIRE INS CO	CT	56	.11	97.82	103		3	0.0291
LIBERTY MUTUAL INS CO	MA	53	.10	97.92	51		-1	-0.0196
INDEMNITY INS CO OF NORTH AMERICA	NY	52	.10	98.02	70		-5	-0.0714
COMMERCIAL INS CO OF NEWARK NJ	NJ	51	.10	98.12	33		-1	-0.0303
WEST AMERICAN INS CO	CA	47	.09	98.21	53		1	0.0189
BALHUA INS CO	CA	47	.09	98.30	54		343	6.6610
NATIONAL BONDING & ACCIDENT INS CO	NY	43	.08	98.38	32		1	0.0313
CENTRAL NATIONAL INS CO OF OMAHA	NE	43	.08	98.46	33		22	0.6667
COMMERCIAL UNION INS CO	MA	42	.08	98.54	56		-37	-0.6607
INTEGRITY INS CO	NJ	36	.07	98.61	34			0.0000
CENTURY INDEMNITY CO	CT	33	.07	98.68	36		2	0.0556
HANOVER INS CO	NH	33	.07	98.75	11		2	0.1818
NORTH RIVER INS CO	NJ	32	.06	98.81	18		-4	-0.2222
NATIONWIDE MUTUAL INS CO	OH	32	.06	98.87	37		94	2.5405
WESTFIELD INS CO	OH	32	.06	98.93	17		7	0.4118
GULF INSURANCE CO	MO	29	.06	98.99	14			0.0000
HARLEYSVILLE MUTUAL INS CO	PA	29	.06	99.05	28		8	0.2857
FIDELITY & CASUALTY CO OF NY	NH	28	.06	99.11	30		2	0.0667
OHIO FARMERS INS CO	OH	27	.05	99.16	39			0.0000
AMERICAN CENTENNIAL INS CO	DE	25	.05	99.21	22		-1	-0.0455
HOME INDEMNITY CO	NH	25	.05	99.26	27		-10	-0.3704

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GREAT AMERICAN INS CO	OH	24	.05	99.51	57		41	1.1081
ROYAL INDEMNITY CO	DE	22	.04	99.55	15		9	0.6000
INDUSTRIAL INDEMNITY CO	CA	21	.04	99.59	45		4	0.0889
STATE AUTOMOBILE MUTUAL INS CO	OH	20	.04	99.63	19		6	0.5158
AETNA FIRE UNDERWRITERS INS CO	CT	20	.04	99.67	127		-6	-0.0472
AMERICAN BANKERS INS CO OF FL	FL	19	.04	99.71	21			0.0000
MARCO NATIONAL INS CO	NY	16	.03	99.74	9		6	0.6667
LACKAWANNA CASUALTY CO	PA	16	.03	99.77	16			0.0000
STATE FARM FIRE AND CAS CO	IL	14	.03	99.80	12		10	0.8333
UNITED NATIONAL INS CO	PA	15	.03	99.83	11			0.0000
PACIFIC INDEMNITY CO	CA	13	.03	99.86	2		1	0.5000
REPUBLIC INS CO	DE	12	.02	99.88	17			0.0000
HIGHLANDS INS CO	TX	12	.02	99.90	22			0.0000
WAUSAU UNDERWRITERS INS CO	WI	11	.02	99.92	14		3	0.2143
EMPLOYERS MUTUAL CAS CO	IA	10	.02	99.94	9		23	2.5556
PACIFIC EMPLOYERS INS CO	CA	8	.02	99.96	8		17	2.1250
OIL & GAS INS CO	OH	8	.02	99.98	10		1	0.1000
AMERICAN FIDELITY FIRE INS CO	NY	8	.02	99.99	16		225	14.0625
FIDELITY & GUARANTY INS COARS INC	OH	7	.01	99.99	7			0.0000
GLENS FALLS INS CO	DE	7	.01	99.99	5			0.0000
GLOBE INDEMNITY CO	DE	6	.01	99.99	6		-2	-0.3333
CELINA MUTUAL INS CO	OH	6	.01	99.99	5			0.0000
NATIONAL AMERICAN INS CO OF NY	NY	6	.01	99.99	8		5	0.6250
EMPLOYERS FIRE INS CO	MA	6	.01	99.99	9			0.0000
VIGILANT INS CO	NY	5	.01	99.99	1			0.0000
MARYLAND CASUALTY CO	MD	5	.01	99.99	6		-41	-6.8333
MIDLAND INS CO	NY	5	.01	99.99	16			0.0000
UNIVERSAL UNDERWRITERS INS CO	MD	4	.01	99.99	2			0.0000
GRANITE STATE INS CO	NH	3	.01	99.99	3			0.0000
PURITAN INS CO	CT	3	.01	99.99	5			0.0000
HOME INS CO	NH	3	.01	99.99	7		-28	-4.0000
MASSACHUSETTS BAY INS CO	MA	2	.00	99.99				0.0000
ASSOCIATED INDEMNITY CORP	CA	2	.00	99.99	2			0.0000
MARFORD MUTUAL INS CO	MD	2	.00	99.99	2		19	9.5000
NATIONAL MUTUAL INS CO	OH	2	.00	99.99	2			0.0000
AMERICAN HARDWARE MUTUAL INS CO	MN	2	.00	99.99	2			0.0000
JOHN DEERE INS CO	IL	2	.00	99.99	2			0.0000
TRANSPONT INS CO	IA	2	.00	99.99	7		20	2.8571
SECURITY INS CO OF MARIFORD	CT	2	.00	99.99	9		223	24.7778

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SURETY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NEWARK INS CO	NJ	1	.00	44.45	1			0.0000
NORTHROCK PROPERTY & CAS INS CO	IL	1	.00	44.45	1			0.0000
CENTENNIAL INS CO	NY	1	.00	44.45	1			0.0000
AFFILIATED FM INS CO	RI	1	.00	44.45	1			0.0000
TRANSPORT INDEMNITY CO	CA	1	.00	44.45	1			0.0000
LUMBERMEN'S UNDERWRITING ALLIANCE	MO	1	.00	44.45	1			0.0000
MIDDLESEX INS CO	MA	1	.00	44.45				0.0000
NEW YORK UNDERWRITERS INS CO	NY	1	.00	44.45	1			0.0000
OLD REPUBLIC INS CO	PA	1	.00	44.45	1			0.0000
BOSTON OLD COLONY INS CO	MA	1	.00	44.45	1			0.0000
ERIE INS EXCHANGE	PA	1	.00	44.45	2			0.0000
WESTCHESTER FIRE INS CO	NY	1	.00	44.45	1			0.0000
SEENTRY INS A MUTUAL CO	WI	1	.00	44.45	2			0.0000
HARTFORD CASUALTY INS CO	NJ	1	.00	44.45				0.0000
CHRYSLER INS CO	MI	1	.00	44.45				0.0000
ARMSKONG COUNTY MUTUAL FIRE INS CO	PA		.00	44.45				0.0000
CRITERION INS CO	IL		.00	44.45				0.0000
COLUMBIA INS CO	NY		.00	44.45				0.0000
AVEMCO INS CO	MO		.00	44.45				0.0000
CAPITOL INS CO	PA		.00	44.45				0.0000
ALLENDALE MUTUAL INS CO	RI		.00	44.45				0.0000
AMERICAN NATIONAL FIRE INS CO	NY		.00	44.45				0.0000
NIAGARA FIRE INS CO	DE		.00	44.45				0.0000
FARMERS MUTUAL FIRE INS CO	PA		.00	44.45				0.0000
BROTHERHOOD MUTUAL INS CO	IN		.00	44.45				0.0000
MONTOUR MUTUAL INS CO	PA		.00	44.45				0.0000
EXCEL INS CO	IN		.00	44.45				0.0000
NATIONAL PROPERTY OWNERS INS CO	IN		.00	44.45				0.0000
LEGION CASUALTY CO	OK		.00	44.45				0.0000
ALLSTATE INS CO	IL		.00	44.45			-136	0.0000
WESTERN EMPLOYERS INS CO	CA		.00	44.45				0.0000
FEDERATED MUTUAL INS CO	MN		.00	44.45				0.0000
SOUTHERN HOME INS CO	SC		.00	44.45				0.0000
GREAT GLOBAL ASK CO	AZ		.00	44.45				0.0000
MOUNT VERNON FIRE INS CO	PA		.00	44.45				0.0000
NEFFSVILLE MUTUAL FIRE INS CO	PA		.00	44.45				0.0000
FREMONT INDEMNITY CO	CA		.00	44.45				0.0000
PENNSYLVANIA HOSPITAL INS CO	PA		.00	44.45				0.0000
FIRST GENERAL INS CO	GA		.00	44.45				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
SURETY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN MUTUAL LIABILITY INS CO	PA		.00	99.93				0.0000
AMERICAN INDEPENDENT INS CO	PA		.00	99.93				0.0000
MILLERS MUTUAL INS ASS OF IL	IL		.00	99.93				0.0000
ARKWRIGHT BOSTON MERS MUTUAL INS CO	MA		.00	99.93				0.0000
CLOISTER MUTUAL CASUALTY INS CO	PA		.00	99.93				0.0000
CHICAGO INS CO	IL		.00	99.93				0.0000
CANAL INS CO	SC		.00	99.93				0.0000
UTICA FIRE INS CO OF DREIDEN CITY NY	NY		.00	99.93				0.0000
EARL MUTUAL INS CO	PA		.00	99.93				0.0000
COVENANT MUTUAL INS CO	CT		.00	99.93				0.0000
COMMERCIAL MORTGAGE INS INC	WI		.00	99.93				0.0000
CENTER VALLEY MUTUAL FIRE INS CO	PA		.00	99.93				0.0000
AUTOMOBILE CLUB INS CO	OH		.00	99.93				0.0000
AMERICAN SHIPBUILDERS & SHIPOWN M I	PA		.00	99.93				0.0000
AGRICULTURAL INS CO	SD		.00	99.93				0.0000
AUTOMOBILE INS CO OF HARTFORD CT	CT		.00	99.93				0.0000
AGWAY INS CO	NY		.00	99.93				0.0000
MILLERS MUTUAL INS CO	PA		.00	99.93				0.0000
AMERICAN INTEGRITY INS CO	PA		.00	99.93				0.0000
COCALICO MUTUAL INS CO	PA		.00	99.93				0.0000
CANNERS EXCHANGE SUBSCRIBERS	IL		.00	99.93				0.0000
ALL AMERICA INS CO	OH		.00	99.93				0.0000
AMERICAN LIVE STOCK INS CO	IL		.00	99.93				0.0000
ALBANY INS CO	NY		.00	99.93				0.0000
COMMONWEALTH MORTGAGE ASSURANCE CO	PA		.00	99.93				0.0000
AIU INS CO	NY		.00	99.93				0.0000
CANNONSBURG MUTUAL FIRE INS CO	PA		.00	99.93				0.0000
AMERICAN INTERINSURANCE EXCHANGE	IN		.00	99.93				0.0000
AEGIS SECURITY INS CO	PA		.00	99.93				0.0000
MILLERS NATIONAL INS CO	IL		.00	99.93				0.0000
UNITED SERVICES AUTOMOBILE ASSN	TX		.00	99.93				0.0000
*TOTALS FOR PA		50,618	99.93	99.93	41,903	3	11,124	0.2655

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GLASS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNITED STATES FIDELITY & GUARANTY CO	MD	105	8.05	8.05	95		26	0.2796
TRAVELERS INDEMNITY CO	CT	76	5.82	13.87	85		50	0.5882
AETNA CASUALTY & SURETY CO	CT	63	4.83	18.70	72		25	0.3472
NATIONWIDE MUTUAL INS CO	OH	56	4.29	22.99	63		24	0.3810
HARLEYSVILLE MUTUAL INS CO	PA	56	4.29	27.28	56		34	0.6071
UNIVERSAL UNDERWRITERS INS CO	MO	54	4.14	31.42	54	7	18	0.3333
BELLEFONTE UNDERWRITERS INS CO	DE	52	3.96	35.40	52		16	0.3077
RELIANCE INS CO	PA	50	3.83	39.23	43		40	0.9302
OHIO CASUALTY INS CO	OH	47	3.60	42.83	65		24	0.3692
PENNSYLVANIA WIL MUTUAL CAS INS CO	PA	37	2.84	45.67	34		15	0.4412
AMERICAN GUARANTEE & LIABILITY IN C	NY	36	2.76	48.43	41		6	0.1463
INS CO OF NORTH AMERICA	PA	34	2.61	51.04	36		17	0.4474
AMERICAN NATIONAL FIRE INS CO	NY	31	2.38	53.42	32		17	0.5313
SAINT PAUL FIRE & MARINE INS CO	MN	30	2.30	55.72	33		19	0.5758
TRAVELERS INDEMNITY CO OF AMERICA	GA	29	2.22	57.94	16		6	0.3333
ZURICH INS CO US BR	NY	27	2.07	60.01	29		10	0.3448
CHARTER OAK FIRE INS CO	CT	26	1.99	62.00	27		15	0.5556
STATE AUTO INS ASSN	IN	25	1.92	63.92	24		14	0.5833
CONTINENTAL CASUALTY CO	IL	23	1.76	65.68	21		13	0.6190
ROYAL INS CO OF AMERICA	IL	23	1.76	67.44	23		12	0.5217
MARYLAND CASUALTY CO	MD	20	1.53	68.97	18		6	0.3333
GENERAL ACCIDENT INS CO OF AMERICA	PA	20	1.53	70.50	17		10	0.5882
DONEGAL MUTUAL INS CO	PA	18	1.38	71.88	16		10	0.6250
MOTORISTS MUTUAL INS CO	OH	17	1.30	73.18	16		10	0.6250
HARTFORD FIRE INS CO	CT	17	1.30	74.48	21		11	0.5238
HOME INS CO	NH	17	1.30	75.78	20		4	0.2000
STATE AUTOMOBILE MUTUAL INS CO	OH	16	1.23	77.01	16		10	0.6250
CELINA MUTUAL INS CO	OH	15	1.15	78.16	13		2	0.1538
ERIE INS EXCHANGE	PA	15	1.15	79.31	14		9	0.6429
FIREMENS INS CO OF NEWARK NJ	NJ	14	1.07	80.38	17		5	0.2941
NATIONAL MUTUAL INS CO	OH	14	1.07	81.45	11		2	0.1818
AMERICAN INS CO	NJ	14	1.07	82.52	13		6	0.4615
COMMERCIAL UNION INS CO	MA	13	1.00	83.52	12		3	0.2500
SENTRY INS A MUTUAL CO	WI	13	1.00	84.52	14		5	0.3571
HARFORD MUTUAL INS CO	MD	11	.84	85.36	12		4	0.3333
FARMERS RELIANCE INS CO OF NJ	NJ	11	.84	86.20	11		7	0.6364
AMERICAN STATES INS CO	IN	11	.84	87.04	15		7	0.4667
SAINT PAUL MERCURY INS CO	MN	10	.77	87.81	10		2	0.2000
UNITED NATIONAL INS CO	PA	10	.77	88.58	11			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GLASS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
STATESMAN INS CO	IN	9	.69	89.27	9		5	0.5556
OLD GUARD MUTUAL INS CO	PA	8	.61	89.88	7		2	0.2857
LIBERTY MUTUAL INS CO	MA	6	.61	90.49	6		10	1.6667
NATIONAL FIRE INS CO OF HARTFORD	CT	8	.61	91.10	7		1	0.1429
HOME INDEMNITY CO	NH	7	.54	91.64	10		4	0.9000
AMERICAN MOTORISTS INS CO	IL	7	.54	92.18	7		2	0.2857
SELECTED RISKS INS CO	NJ	7	.54	92.72	8		3	0.3750
MERCHANTS & BUSINESS MENS M I C	PA	7	.54	93.26	7		1	0.1429
NEW HAMPSHIRE INS CO	NH	6	.46	93.72	6		1	0.1667
LITITZ MUTUAL INS CO	PA	5	.38	94.10	5		2	0.4000
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	5	.38	94.48	4		2	0.5000
JOHN DEERE INS CO	IL	4	.31	94.79	3		1	0.3333
FEDERAL KEMPER INS CO	IL	4	.31	95.10	4		2	0.5000
MILLERS MUTUAL INS CO	PA	4	.31	95.41	3			0.0000
YORKTOWNE MUTUAL INS CO	PA	4	.31	95.72	4		2	0.5000
WESTFIELD INS CO	OH	4	.31	96.03	2		1	0.5000
TRANSAMERICA INS CO	CA	4	.31	96.34	4		3	0.7500
PHILADELPHIA MUTUAL INS CO	PA	3	.23	96.57	2		2	1.0000
HOME MUTUAL INS CO OF PA	PA	3	.23	96.80	2			0.0000
HARTFORD ACCIDENT & INDEMNITY CO	CT	3	.23	97.03	4		3	0.7500
SHELBY MUTUAL INS CO OF SHELBY OH	OH	3	.23	97.26	3		2	0.6667
ASSURANCE COMPANY OF AMERICA	NY	3	.23	97.49	3		3	0.0000
EXCELSIOR INS CO	NY	2	.15	97.64	2		1	0.5000
UNITED STATES FIRE INS CO	NY	2	.15	97.79	3		3	1.0000
PUBLIC SERVICE MUTUAL INS CO	NY	2	.15	97.94	2		2	1.0000
AETNA INS CO	CT	2	.15	98.09	3		3	1.0000
AMERICAN HARDWARE MUTUAL INS CO	MN	2	.15	98.24	1			0.0000
PENN MUTUAL FIRE INS CO	PA	2	.15	98.39	2		1	0.5000
STATE FARM FIRE AND CAS CO	IL	2	.15	98.54	3		2	0.6667
TUSCARORA WAYNE MUTUAL INS CO	PA	2	.15	98.69	2		1	0.5000
EMPLOYERS MUTUAL CAS CO	IA	2	.15	98.84	2		1	0.5000
SECURITY INS CO OF HARTFORD	CT	2	.15	98.99	3			0.0000
NATIONAL GRANGE MUTUAL INS CO	NH	2	.15	99.14	2			0.0000
ASSOCIATED INDEMNITY CORP	CA	1	.08	99.22	1			0.0000
LUMBERMENS MUTUAL INS CO	UM	1	.08	99.30	1			0.0000
ALLSTATE INS CO	IL	1	.08	99.38	1			0.0000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	1	.08	99.46	1		1	1.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	1	.08	99.54	1		1	1.0000
MICHIGAN MILLERS MUTUAL INS CO	MI	1	.08	99.62				0.0000

1962 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GLASS

COMPANY NAME	DO#	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
WHITE HALL MUTUAL INS CO	PA	1	.08	99.70	1		2	2.0000
PLANET INS CO	RI	1	.08	99.78	1		1	1.0000
GREATER NEW YORK MUTUAL INS CO	NY	1	.08	99.86	1			0.0000
FLORIST MUTUAL INS CO	IL	1	.08	99.94	1			0.0000
FIDELITY & DEPOSIT CO OF MARYLAND	MD	1	.08	100.02	1			0.0000
NORTH RIVER INS CO	NJ	1	.08	100.10	1			0.0000
NORTHWESTERN MIL CAS CO	RI	1	.08	100.18	1			0.0000
LUMBERBENS MUTUAL CAS CO	IL	1	.08	100.26	5		2	0.6667
GREAT AMERICAN INS CO	OH	1	.08	100.34	4			0.0000
HANOVER INS CO	NH	1	.08	100.42	2		3	1.5000
FIDELITY & GUARANTY INS WORKS INC	OH	1	.08	100.50	2			0.0000
BITUMINOUS CASUALTY CORP	IL	1	.08	100.58	1		2	2.0000
THE IOA-RE INS CO OF AMERICA	DE		.00	100.58				0.0000
MASSACHUSETTS PLATE GLASS INS CO	MA		.00	100.58				0.0000
INDEMNITY INS CO OF NORTH AMERICA	NY		.00	100.58				0.0000
TRAVELERS CORPORATION	CT		.00	100.58				0.0000
PROTECTIVE INS CO	IN		.00	100.58				0.0000
NATIONAL INDEMNITY CO	NE		.00	100.58				0.0000
HARBOR INS CO	CA		.00	100.58				0.0000
GREAT WEST CASUALTY CO	NE		.00	100.58				0.0000
HOMESTEAD INS CO	PA		.00	100.58				0.0000
RANGER INS CO	DE		.00	100.58				0.0000
FIRE INS CO OF QUAKEN CITY	PA		.00	100.58				0.0000
CAVALIER INS CORP	MD		.00	100.58				0.0000
MERRIMACK MUTUAL FIRE INS CO	MA		.00	100.58				0.0000
INTERNATIONAL BUS & MERC REASSUR CO	IL		.00	100.58				0.0000
HANCO NATIONAL INS CO	NY		.00	100.58				0.0000
PROVIDENCE WASHINGTON INS CO	RI		.00	100.58				0.0000
MEDICAL PROTECTIVE CO	IN		.00	100.58				0.0000
PRUDENTIAL GENERAL INS CO	DE		.00	100.58				0.0000
METROPOLITAN GENERAL INS CO	DE		.00	100.58				0.0000
NEW ENGLAND REINSURANCE CORP	MA		.00	100.58				0.0000
LEHIGH VALLEY MUTUAL INS CO	PA		.00	100.58				0.0000
CARRIERS INS CO	IA		.00	100.58				0.0000
BUCKS COUNTY CONTRIBUTIONSHIP	PA		.00	100.58				0.0000
INS PLACEMENT FACILITY OF PA	PA		.00	100.58				0.0000
FARMERS & MCH HOME BU FIRE INS CO	PA		.00	100.58				0.0000
MERCHANTS INS CO OF NH INC	NH		.00	100.58				0.0000
FORTUNE ASSURANCE CO INC	PA		.00	100.58				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GLASS

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GREAT SOUTHWEST FIRE INS CO	AZ		.00	100.58	4		9	2.2500
FIRE & CASUALTY INS CO OF CT	CT		.00	100.58				0.0000
YASUDA FIRE & MARINE INS CO OF AM	NY		.00	100.58				0.0000
QUINCY MUTUAL FIRE INS CO	MA		.00	100.58				0.0000
PROTECTION MUTUAL INS CO	IL		.00	100.58				0.0000
TRANSPORTATION MUTUAL INS CO	PA		.00	100.58				0.0000
BIRMINGHAM FIRE INS CO OF PA	PA		.00	100.58				0.0000
TEMPLE MUTUAL INS CO	PA		.00	100.58				0.0000
INA UNDERWRITERS INS CO	CA		.00	100.58				0.0000
MASSACHUSETTS BAY INS CO	MA		.00	100.58				0.0000
STOCK INS CO OF THE GREEN TREE	PA		.00	100.58				0.0000
ROYAL EXCHANGE ASS OF AM INC	NY		.00	100.58				0.0000
CENTRE COUNTY MUTUAL FIRE INS CO	PA		.00	100.58				0.0000
PACIFIC INDEMNITY CO	CA		.00	100.58				0.0000
HIGHLAND MUTUAL INS CO	PA		.00	100.58				0.0000
JUNIATA MUTUAL INS CO	PA		.00	100.58				0.0000
NATIONAL UNION FIRE INS CO OF PITTS	PA		.00	100.58			-2	0.0000
TRIUMPH MUTUAL F INS CO OF BEAVER CT	PA		.00	100.58				0.0000
CASUALTY RECIP EXCHANGE	MO		.00	100.58				0.0000
INTEGRITY INS CO	NJ		.00	100.58				0.0000
MERCHANTS MUTUAL INS CO	NY		.00	100.58				0.0000
METROPOLITAN CASUALTY CO	DE		.00	100.58				0.0000
PRUDENTIAL PROPERTY & CAS INS CO	NJ		.00	100.58				0.0000
PROVIDENT GENERAL INS CO	IN		.00	100.58				0.0000
REAMSTOWN MUTUAL INS CO	PA		.00	100.58				0.0000
HARBORCREEK ERIE MUTUAL INS CO	PA		.00	100.58				0.0000
MEAD REINSURANCE CORP	IL		.00	100.58				0.0000
PROTECTIVE NATIONAL INS CO OF OMAHA	NE		.00	100.58				0.0000
REINSURANCE CORP OF NY	NY		.00	100.58				0.0000
AMERICAN EMPLOYERS INS CO	MA	-1	-.08	100.50	-1			0.0000
UNDERWRITERS INS CO	IL	-6	-.46	100.04	-3		1	-0.3333
*TOTALS FOR	PA	1,305	100.04	100.04	1,340	1	599	0.4470

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
BURGLARY & THEFT

COMPANY NAME	CO	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
FEDERAL INS CO	NJ	985	20.11	20.11	944		105	0.1112
AETNA CASUALTY & SURETY CO	CT	510	10.41	30.52	555		112	0.2101
INS CO OF NORTH AMERICA	PA	508	10.37	40.89	615		18	0.0293
UNITED STATES FIDELITY & GUARANTY CO	MD	264	5.39	46.28	271		73	0.2694
FIDELITY & DEPOSIT CO OF MARYLAND	MD	225	4.59	50.87	214		24	0.1121
HARLEYSVILLE MUTUAL INS CO	PA	165	3.37	54.24	176		65	0.3693
TRAVELERS INDEMNITY CO	CT	163	3.33	57.57	192		69	0.3594
NATIONWIDE MUTUAL INS CO	OH	152	3.10	60.67	164		62	0.3780
HARTFORD ACCIDENT & INDEMNITY CO	CT	121	2.47	63.14	127		46	0.3622
RELIANCE INS CO	PA	100	2.04	65.18	111		35	0.3153
UNIVERSAL UNDERWRITERS INS CO	MO	91	1.86	67.04	91	12	58	0.6374
SAINT PAUL FIRE & MARINE INS CO	MN	89	1.82	68.86	96		29	0.3021
AMERICAN INS CO	NJ	83	1.69	70.55	95		7	0.0737
PENNSYLVANIA MTL MUTUAL CAS INS CO	PA	71	1.45	72.00	74		20	0.2703
NATIONAL UNION FIRE INS CO OF PITTS	PA	67	1.37	73.37	56		7	0.1944
OHIO CASUALTY INS CO	OH	66	1.35	74.72	129		40	0.3101
BELLEFONTAINE UNDERWRITERS INS CO	DE	65	1.33	76.05	65		109	1.6769
MOTORISTS MUTUAL INS CO	OH	54	1.10	77.15	51		57	1.1176
LIBERTY MUTUAL INS CO	MA	54	1.10	78.25	60		2	0.0333
HOME INS CO	NH	52	1.06	79.31	54		35	0.6481
AMERICAN NATIONAL FIRE INS CO	NY	52	1.06	80.37	55		51	0.9273
FIREMENS INS CO OF NEWARK NJ	NJ	50	1.02	81.39	55		17	0.3091
TRAVELERS INDEMNITY CO OF AMERICA	GA	47	.96	82.35	30		4	0.1333
CONTINENTAL CASUALTY CO	IL	45	.92	83.27	52		32	0.6154
STATE AUTO INS ASSN	IN	43	.88	84.15	42		31	0.7381
CELINA MUTUAL INS CO	OH	40	.82	84.97	53		44	1.3333
MGIC INDEMNITY CORP	WI	38	.78	85.75	14			0.0000
CHARTER OAK FIRE INS CO	CT	38	.78	86.53	48		12	0.2500
ROYAL INS CO OF AMERICA	IL	37	.76	87.29	35		9	0.2571
ZURICH INS CO US BR	NY	31	.63	87.92	33		3	0.0909
AMERICAN GUARANTEE & LIABILITY IN C	NY	30	.61	88.53	33		-7	-0.2121
AMERICAN STATES INS CO	IN	28	.57	89.10	32		45	1.4063
TRANSAMERICA INS CO	CA	26	.53	89.63	32		3	0.0938
LUMBERMENS MUTUAL CAS CO	IL	26	.53	90.16	32		-5	-0.1563
ERIE INS EXCHANGE	PA	26	.53	90.69	29		6	0.2069
SAINT PAUL MERCURY INS CO	MN	25	.51	91.20	22		5	0.2273
STATE AUTOMOBILE MUTUAL INS CO	OH	24	.49	91.69	24		11	0.4583
GREAT AMERICAN INS CO	OH	23	.47	92.16	21		54	2.5714
GENERAL ACCIDENT INS CO OF AMERICA	PA	22	.45	92.61	54		1	0.0185

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
BURGLARY & THEFT

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
LITLIZ MUTUAL INS CO	PA	22	.45	95.00	23		10	0.4348
MARYLAND CASUALTY CO	MD	21	.43	95.44	39		-1	-0.0256
SENTRY INS A MUTUAL CO	WI	21	.43	95.92	24		-3	-0.1250
STANDARD FIRE INS CO	CT	20	.41	94.53	17		1	0.0586
AETNA INS CO	CT	18	.37	94.90	20		2	0.0800
NATIONAL MUTUAL INS CO	OH	16	.37	95.07	16		4	0.2500
PENNSYLVANIA MANUFACTURERS ASM INS	PA	17	.35	95.42	20			0.0000
UNITED STATES FIRE INS CO	NY	16	.33	95.75	24		3	0.1250
HARTFORD MUTUAL INS CO	MD	14	.29	96.04	17		3	0.1765
FARMERS RELIANCE INS CO OF NJ	NJ	14	.29	96.53	16		7	0.4375
STATESMAN INS CO	IN	14	.29	96.62	13		8	0.6154
EMPLOYERS INS OF MASSACHUSETTS A MUTUAL CO	WI	14	.29	96.91	28		-5	-0.1786
SELECTED RISKS INS CO	NJ	13	.27	97.18	13		1	0.0769
NEW HAMPSHIRE INS CO	NH	13	.27	97.45	14		5	0.3571
HOME INDEMNITY CO	NH	13	.27	97.72	16		16	0.8889
-17- FIREMANS FUND INS CO	CA	12	.24	97.96	11		-1	-0.0909
AMERICAN MOTORISTS INS CO	IL	10	.20	98.16	10		-1	-0.1000
COMMERCIAL UNION INS CO	MA	10	.20	98.36	19		3	0.1579
NATIONAL GRANGE MUTUAL INS CO	NH	10	.20	98.56	10		3	0.3000
PUBLIC SERVICE MUTUAL INS CO	NY	9	.18	98.74	10			0.0000
NATIONAL FIRE INS CO OF HARTFORD	CT	9	.18	98.92	9		18	2.0000
NATIONAL SURETY CORP	IL	7	.14	99.06	6			0.0000
ATLANTIC MUTUAL INS CO	NY	7	.14	99.20	7		-1	-0.1429
FEDERAL KEMPER INS CO	IL	6	.12	99.32	7		1	0.1429
SECURITY INS CO OF HARTFORD	CT	6	.12	99.44	6		5	0.8333
WESTFIELD INS CO	OH	5	.10	99.54	5			0.0000
COMMERCE & INDUSTRY INS CO	NY	4	.08	99.62	3		1	0.3333
NORTH RIVER INS CO	NJ	4	.08	99.70	4			0.0000
STATE FARM FIRE AND CAS CO	IL	4	.08	99.78	4		1	0.2500
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	3	.06	99.84	3			0.0000
HANDOVER INS CO	NH	3	.06	99.90	3			0.0000
EMPLOYERS MUTUAL CAS CO	IA	3	.06	99.96	4		-1	-0.2500
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	3	.06	100.02	4			0.0000
AGRICULTURAL INS CO	SD	2	.04	100.06	1		5	5.0000
GREAT NORTHERN INS CO	MN	2	.04	100.10	1			0.0000
EXCELSIOR INS CO	NY	2	.04	100.14	3		2	0.6667
GUARANTEE INS CO	DE	2	.04	100.18	25		-7	-0.2800
ROYAL INDEMNITY CO	DE	2	.04	100.22	2			0.0000
MARCO NATIONAL INS CO	NY	2	.04	100.26	1			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
BURGLARY & THEFT

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PATRONS MUTUAL FIRE INS CO	PA	2	.04	100.50	2			0.0000
PLANET INS CO	WI	2	.04	100.54	2			0.0000
ERIE INS CO	PA	2	.04	100.56	1			0.0000
CONTINENTAL INS CO	NH	2	.04	100.42	4		1	0.2500
UNIGARD MUTUAL INS CO	WA	2	.04	100.46	2		2	1.0000
AMERICAN HOME ASS CO	NY	2	.04	100.50	1		-2	-2.0000
NORTHWESTERN MIL INS CO	WI	2	.04	100.54	2			0.0000
SHELBY MUTUAL INS CO OF SHELBY OH	OH	2	.04	100.56	5		1	0.3333
WESTCHESTER FIRE INS CO	NY	2	.04	100.62	1		1	1.0000
CHEROKEE INS CO	IN	1	.02	100.64	1		6	6.0000
SEABOARD SURETY CO	NY	1	.02	100.66	1			0.0000
GENERAL INS CO OF AMERICA	WA	1	.02	100.68	1			0.0000
NORTHWESTERN MIL CAS CO	WI	1	.02	100.70	1			0.0000
AMERICAN HARDWARE MUTUAL INS CO	MN	1	.02	100.72	1			0.0000
PAXTON NATIONAL INS CO	PA	1	.02	100.74	1			0.0000
WHITE HALL MUTUAL INS CO	PA	1	.02	100.76	1			0.0000
GREATER NEW YORK MUTUAL INS CO	NY	1	.02	100.78	1			0.0000
FLORISIS MUTUAL INS CO	IL	1	.02	100.80	1		-20	-20.0000
GRANITE STATE INS CO	NH	1	.02	100.82	1		1	1.0000
PENN MUTUAL FIRE INS CO	PA	1	.02	100.84	1			0.0000
JOHN DEERE INS CO	IL	1	.02	100.86	1			0.0000
ZURICH AMERICAN INS CO OF IL	IL	1	.02	100.88	1		16	16.0000
BITUMINOUS CASUALTY CORP	IL	1	.02	100.90	1		2	2.0000
INS CO OF GREATER NY	NY	1	.02	100.92	1			0.0000
MANOR MUTUAL INS CO	PA	1	.02	100.94	1			0.0000
HARTFORD FIRE INS CO	CT	1	.02	100.96			1	0.0000
AGWAY INS CO	NY	1	.02	100.98	1			0.0000
MILLERS MUTUAL INS CO	PA	1	.02	101.00	1			0.0000
CHESTER COUNTY MUTUAL INS CO	PA	1	.02	101.02	1			0.0000
UTICA MUTUAL INS CO	NY	1	.02	101.04	1			0.0000
WESTERN FIRE INS CO	KS	1	.02	101.06	5			0.0000
AMERICAN FIDELITY FIRE INS CO	NY	1	.02	101.08	2		1	0.5000
MICHIGAN MILLERS MUTUAL INS CO	MI	1	.02	101.10	2			0.0000
MERCHANTS & BUSINESS MENS M I C	PA	1	.02	101.12	1			0.0000
FIRE & CASUALTY INS CO OF CT	CT	1	.02	101.14	1			0.0000
LUMBERMENS MUTUAL INS CO	OH	1	.02	101.16				0.0000
NATIONAL FARMERS UNION PROP & CAS C	UT	1	.02	101.18	1			0.0000
UNITED PACIFIC INS CO	WA	1	.02	101.20	1			0.0000
NIAGARA FIRE INS CO	DE		.00	101.20				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
BURGLARY & THEFT

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNIVERSAL REINSURANCE CORP	NJ		.00	101.20				0.0000
DEPENDABLE INS CO INC	FL		.00	101.20				0.0000
MISSISSAUGA NATIONAL INS CO	CA		.00	101.20				0.0000
OLD GUARD MUTUAL INS CO	PA		.00	101.20				0.0000
PENNSYLVANIA GENERAL INS CO	PA		.00	101.20	1			0.0000
COMMERCIAL CREDIT MORTGAGE INS CO	MD		.00	101.20				0.0000
NORTHBROOK INDEMNITY CO	IL		.00	101.20				0.0000
AMERICAN CONTINENTAL INS CO	MO		.00	101.20				0.0000
ALLIED MUTUAL INS CO	PA		.00	101.20				0.0000
PENNSYLVANIA MEDICAL SOC LIAB INS C	PA		.00	101.20				0.0000
AMERICAN EMPLOYERS INS CO	MA		.00	101.20				0.0000
GEICO GENERAL INS CO	IA		.00	101.20				0.0000
AMERICAN AUTOMOBILE INS CO OF IL	IL		.00	101.20				0.0000
NATIONAL CASUALTY CO	MI		.00	101.20				0.0000
GLENS FALLS INS CO	DE		.00	101.20				0.0000
-173- PINE CREEK MUTUAL FIRE INS CO	PA		.00	101.20				0.0000
LAUNDRY OWNERS MUTUAL LIAB INS ASSN	PA		.00	101.20				0.0000
GULF INSURANCE CO	MO		.00	101.20				0.0000
AMERICAN ROAD INS CO	MI		.00	101.20				0.0000
CENGUARD INS CORP	MN		.00	101.20				0.0000
REPUBLIC MORTGAGE INS CO	NC		.00	101.20				0.0000
ATLANTIC INS CO	TX		.00	101.20				0.0000
NATIONAL INVESTORS FIRE & CAS INS C	AK		.00	101.20				0.0000
BOSTON OLD COUNTRY INS CO	MA		.00	101.20				0.0000
HARBOR INS CO	CA	-1	-.02	101.18				0.0000
OHIO FARMERS INS CO	OH	-1	-.02	101.16	1			0.0000
EMPLOYERS FIRE INS CO	MA	-4	-.08	101.08	-3			0.0000
GREAT SOUTHWEST FIRE INS CO	AZ	-9	-.18	100.90	19		5	0.2632
PACIFIC INDEMNITY CO	CA	-12	-.24	100.66	5			0.0000
FIDELITY & CASUALTY CO OF NY	NH	-16	-.33	100.33	-7			0.0000
TRANSPORTATION INS CO	IL	-17	-.35	99.98	-17			0.0000
*TOTALS FOR PA		4,898	99.98	99.98	5,295	12	1,398	0.2640

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
HULLER & MACHINERY

COMPANY NAME	DOM	WRITTEN	MARKET	CUMULATIVE	EARNED	DIVIDENDS	INCURRED	LOSS
		PREMIUM (1000)	SHARE PERCENT	MARKET SHARE PERCENT	PREMIUM (1000)		LOSSES (1000)	RATIO
HARTFORD SA BOLD INSPECTION & INS	CT	7,715	30.57	30.57	7,030		565	0.0722
PHILADELPHIA MANUFACTURERS MU I C	PA	5,160	12.52	43.09	5,001		490	0.1590
ARKWRIGHT MUTUAL FIRE INS CO	MA	1,000	7.13	50.22	1,775	115	512	0.2888
PROTECTION MUTUAL INS CO	IL	1,594	6.52	50.54	1,505		206	0.1579
ALLENDALE MUTUAL INS CO	RI	1,574	6.24	62.70	1,419		145	0.1008
HOME INS CO	NH	1,413	5.60	65.50	1,600		-281	-0.1756
TRAVELERS INDEMNITY CO	CT	608	3.20	71.58	705		7,099	1.5589
LUMBERMENS MUTUAL CAS CO	IL	747	2.96	74.54	727	16	618	0.8501
ZURICH INS CO OF NY	NY	714	2.85	77.57	657		726	1.1050
ROYAL INS CO OF AMERICA	IL	671	2.66	80.05	657		167	0.2542
COMMERCIAL UNION INS CO	MA	609	2.41	82.44	572		-271	-0.4738
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	589	1.54	83.98	567		201	0.5477
PACIFIC INDEMNITY CO	CA	360	1.43	85.41	526		104	0.3190
FEDERAL INS CO	NJ	532	1.32	86.75	524		94	0.2901
MARYLAND CASUALTY CO	MD	265	1.05	87.70	253		46	0.1818
AMERICAN MOTORISTS INS CO	IL	239	.95	88.75	329	5	54	0.1641
AMERICAN CASUALTY CO OF HEADING	MA	235	.92	89.65	158		40	0.2532
COMMERCE & INDUSTRY INS CO	NY	229	.91	90.56	135		10	0.0752
FIREMENS INS CO OF NEWARK NJ	NJ	213	.84	91.40	205		45	0.2217
CONTINENTAL INS CO	NH	205	.80	92.20	181		26	0.1436
AETNA CASUALTY & SURETY CO	CT	186	.74	92.94	227		509	2.2425
AMERICAN STATES INS CO	IN	179	.71	93.65	179		62	0.3464
CONTINENTAL CASUALTY CO	IL	173	.69	94.34	156		23	0.1474
AMERICAN PROTECTION INS CO	IL	165	.65	94.99	163		14	0.0859
UNITED STATES FIDELITY & GUARANTY CO	MD	156	.54	95.53	124		35	0.2823
HARTFORD ACCIDENT & INDEMNITY CO	CT	111	.44	95.97	68		45	0.6618
AFFILIATED FM INS CO	RI	99	.39	96.36	89		21	0.2360
GREAT NORTHERN INS CO	MN	93	.37	96.73	54		15	0.2778
SAINT PAUL FIRE & MARINE INS CO	MN	91	.36	97.09	100		51	0.5100
NATIONAL SURETY CORP	IL	90	.36	97.45	90		19	0.2111
INS CO OF NORTH AMERICA	PA	75	.29	97.74	73		13	0.1781
GREAT AMERICAN INS CO	OH	66	.26	98.00	61		10	0.1639
FIDELITY & GUARANTY INS CO OF MD	OH	64	.25	98.25	61		8	0.1311
UNITED STATES FIRE INS CO	NY	50	.20	98.45	50		11	0.2200
NIAGARA FIRE INS CO	DE	42	.17	98.62	35		5	0.1429
TRAVELERS INDEMNITY CO OF AMERICA	GA	39	.15	98.77	21		-2	-0.0952
HARTFORD FIRE INS CO	CT	39	.15	98.92	69		15	0.2174
SAINT PAUL MERCURY INS CO	MN	34	.13	99.05	26		1	0.0385
RELIANCE INS CO	PA	30	.12	99.17	30		6	0.2000

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
MILLER & MACHINERY

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GENERAL ACCIDENT INS CO OF AMERICA	PA	24	.10	99.27	21		14	0.6667
FLORISTS MUTUAL INS CO	IL	19	.08	99.35	19		-2	-0.1053
CHARTER OAS FIRE INS CO	LI	18	.07	99.42	20			0.0000
NORTHERN INS CO OF NY	NY	17	.07	99.49	17		4	0.2353
EMPLOYERS INS OF MASSACHUSETTS	WI	14	.06	99.55	15		5	0.3333
FIREMANS FUND INS CO	CA	14	.06	99.61	14		3	0.2143
CONNECTICUT INDEMNITY CO	CT	13	.05	99.66	12		3	0.2500
LIBERTY MUTUAL INS CO	MA	13	.05	99.71	11			0.0000
BOSTON OLD COLONY INS CO	MA	10	.04	99.75	11		8	0.7273
AETNA INS CO	CT	10	.04	99.79	55		-19	-0.3585
SUN INS OFFICE LTD OF NY	NY	9	.04	99.83	9		3	0.3333
NATIONAL UNION FIRE INS CO OF PITTS	PA	8	.03	99.86	2			0.0000
COMMERCIAL INS CO OF NEWARK NJ	NJ	6	.02	99.88	6		1	0.1667
MONARCH INS CO OF OH	OH	6	.02	99.90	5		1	0.2000
SENTRY INS A MUTUAL CO	WI	6	.02	99.92	7		1	0.1429
NEWARK INS CO	NJ	6	.02	99.94	7			0.0000
MOTORISTS MUTUAL INS CO	OH	5	.02	99.96	5		5	1.6667
NORTHWESTERN MIL INS CO	WI	5	.02	99.98	5		1	0.2000
HANOVER INS CO	NH	5	.02	100.00	6		1	0.1250
PROVIDENCE WASHINGTON INS CO	RI	5	.02	100.02	4		1	0.2500
NEW HAMPSHIRE INS CO	NH	5	.02	100.04	5		1	0.2000
STATE AUTOMOBILE MUTUAL INS CO	OH	5	.01	100.05	5			0.0000
FIDELITY & CASUALTY CO OF NY	NH	5	.01	100.06	5		-1	-0.3333
STANDARD FIRE INS CO	CT	5	.01	100.07	5			0.0000
UNIVERSAL UNDERWRITERS INS CO	MO	5	.01	100.08	5			0.0000
HOME INDEMNITY CO	NH	5	.01	100.09	1			0.0000
AMERICAN GUARANTEE & LIABILITY IN C	NY	5	.01	100.10	5			0.0000
NORTHBROOK PROPERTY & CAS INS CO	IL	2	.01	100.11	2			0.0000
AMERICAN INS CO	NJ	2	.01	100.12	1		1	1.0000
WESTFIELD INS CO	OH	2	.01	100.13	2			0.0000
VIGILANT INS CO	NY	1	.00	100.13	1			0.0000
TRANSPORTATION INS CO	IL	1	.00	100.13	1			0.0000
NATIONAL FIRE INS CO OF HARTFORD	CT	1	.00	100.13	1			0.0000
COLONIAL PENN INS CO	PA		.00	100.13				0.0000
PROGRESSIVE CAS INS CO	OH		.00	100.13				0.0000
GRANGERS MUTUAL INS CO	MO		.00	100.13				0.0000
NORTH AMERICAN CO FOR PROP & CAS IN	NY		.00	100.13				0.0000
TRI COUNTY MERVILLE MUTUAL INS CO	PA		.00	100.13				0.0000
TRANSPORT INS CO	IA		.00	100.13				0.0000

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
BOILER & MACHINERY

COMPANY NAME	DOB	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PIONEER MUTUAL INS CO	PA		.00	100.15				0.0000
NORTHERN MUTUAL I C OF LANCASTER CI	PA		.00	100.15				0.0000
UNITED EQUITABLE INS CO	IL		.00	100.15				0.0000
MOTOR CLUB OF AMERICA INS CO	NJ		.00	100.15				0.0000
MICHIGAN MUTUAL INS CO	MI		.00	100.15				0.0000
MUTUAL FIRE MARINE & INLAND INS CO	PA		.00	100.15				0.0000
NICHOLD F & A INS CO LTD	NY		.00	100.15				0.0000
BUCKEYE UNION INS CO	OH		.00	100.15				0.0000
CHURCH INS CO	NY		.00	100.15				0.0000
CAROLINA CASUALTY INS CO	FL		.00	100.15				0.0000
GEN ELEC MORTGAGE INS CORP OF NC	NC		.00	100.15				0.0000
UNION MUTUAL I C OF WESTMORELAND CI	PA		.00	100.15				0.0000
NEW CASTLE MUTUAL INS CO	DE		.00	100.15				0.0000
SOUTHERN INS CO	TX		.00	100.15				0.0000
LEGION INSURANCE CO	PA		.00	100.15				0.0000
TRANSIT CASUALTY CO	MO		.00	100.15				0.0000
EXCHANGE MUTUAL INS CO	NY		.00	100.15				0.0000
PHILADELPHIA UNITED FIRE INS CO	PA		.00	100.15				0.0000
INS CO OF THE STATE OF PA	PA		.00	100.15				0.0000
TRAVELERS INDEMNITY CO OF RI	RI		.00	100.15				0.0000
MERCHANTS & BUSINESS MENS M I C	PA		.00	100.15				0.0000
LOCUST MUTUAL FIRE INS CO	PA		.00	100.15				0.0000
FOREMOST INS CO	MI		.00	100.15				0.0000
CHURCH MUTUAL INS CO	WI		.00	100.15				0.0000
SOUTHWESTERN MUTUAL FIRE ASN	PA		.00	100.15				0.0000
PHILANTHROPIC MUTUAL FIRE INS CO	PA		.00	100.15				0.0000
LONDON ASSURANCE CO GR	NY		.00	100.15				0.0000
NEW JERSEY MANUFACTURERS INS CO	NJ		.00	100.15				0.0000
RECIPROCAL EXCHANGE	MO		.00	100.15				0.0000
PRUDENTIAL REINSURANCE CO	DE		.00	100.15				0.0000
ALLIANZ INS CO	CA	-54	-15	99.98	54		32	0.5926
*TOTALS FOR	PA	25,234	99.98	99.98	24,611	134	5,564	0.2261

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
CREDIT

COMPANY NAME	ST	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MORTGAGE GUARANTY INS CORP	WI	5,297	31.60	31.60	5,531		3,281	0.5943
AMERICAN CREDIT INDEMNITY CO OF NY	NY	1,823	10.87	42.47	1,725		817	0.4736
VEREX ASSURANCE CO	WI	1,247	7.44	49.91	1,154		962	0.8336
PANICO MORTGAGE INS CO	PA	1,025	6.11	56.02	1,007		1,020	1.0129
GEA ELEC MORTGAGE INS CORP OF NC	NC	982	5.86	61.88	1,108		663	0.5984
TIGOR MORTGAGE INS CO	CA	885	5.28	67.16	873		423	0.4845
LONDON GUARANTEE & ACCIDENT CO OF N	DE	837	4.99	72.15	817		282	0.3452
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	669	3.99	76.14	630		528	0.8381
PMI MORTGAGE INS CO	AZ	595	3.55	79.69	528		253	0.4792
FOREMOST GUARANTY CORP	MI	510	3.04	82.73	490		332	0.6776
UNITED NY RESIDENTIAL INS CO OF IA	IA	434	2.62	85.35	413		380	0.9201
FOREMOST INS CO	MI	434	2.59	87.94	387		247	0.4208
INVESTORS MORTGAGE INS CO	IL	238	1.42	89.36	264		218	0.8258
COMMERCIAL LOAN INS CORP	WI	235	1.40	90.76	354		37	0.1045
HOME GUARANTY INS CORP	VA	170	1.01	91.77	140		157	1.1214
OLD REPUBLIC INS CO	PA	124	.74	92.51	313		592	1.8914
AEINA CASUALTY & SURETY CO	CT	121	.72	93.23	121		72	0.5950
FEDERAL INS CO	ND	116	.69	93.92	87		109	1.2529
LIBERTY MUTUAL INS CO	MA	116	.69	94.61	116		119	1.0259
CONTINENTAL CASUALTY CO	IL	108	.64	95.25	108		59	0.5463
REPUBLIC MORTGAGE INS CO	NC	97	.58	95.83	107		165	1.5421
CONTINENTAL INS CO	IN	69	.41	96.24	69		188	2.7246
INTEGRITY INS CO	NJ	64	.38	96.62	334		48	0.1437
PMI INS CO	CA	60	.36	96.98	41		14	0.3415
EMPLOYERS INS OF AMERICA & MUTUAL CO	WI	58	.35	97.33	31		31	1.0000
SAINT PAUL FIRE & MARINE INS CO	MN	57	.34	97.67	57		18	0.3158
HARTFORD ACCIDENT & INDEMNITY CO	CT	54	.32	97.99	54			0.0000
COMMERCIAL CREDIT MORTGAGE INS CO	MD	44	.26	98.25	43		13	0.3023
GENERAL ELECTRIC MORTGAGE INS CORP	OH	28	.17	98.42	12		4	0.3333
COMMERCIAL UNION INS CO	MA	27	.16	98.58	27		99	3.6667
AMERICAN MUTUAL LIABILITY INS CO	MA	25	.15	98.73	25		2	0.0800
GENERAL INS CO OF AMERICA	WA	25	.15	98.88	25		17	0.6800
FIREMANS FUND INS CO	CA	24	.14	99.02	24		105	4.3750
TRAVELERS INDEMNITY CO	CT	23	.14	99.16	23		80	3.4783
UNITED STATES FIRE INS CO	NY	23	.14	99.30	23		98	4.2609
LUMBERMENS MUTUAL CAS CO	IL	22	.13	99.43	19		7	0.3684
COLONYAL SURETY CO	PA	20	.12	99.55	75		-12	-0.1600
ROYAL INDEMNITY CO	DE	15	.09	99.64	15		10	0.6667
UNITED NY RESIDENTIAL INS CO OF NC	NC	13	.08	99.72	24		-1	-0.0417

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
CREDIT

COMPANY NAME	CO	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
ATLANTIC MUTUAL INS CO	NY	15	.08	99.80	13		47	3.6154
AETNA INS CO	CT	12	.07	99.87	12		-40	-3.3333
INS CO OF NORTH AMERICA	PA	10	.06	99.93	10		294	29.4000
HANOVER INS CO	NH	9	.05	99.98	9		30	3.3333
COMMERCIAL MORTGAGE INS INC	WI	5	.03	100.01	5			0.0000
GEN ELEC GUARANTY INS CORP	NC	4	.02	100.03	4			0.0000
UNITED GUARANTY COAL INS CO OF IA	IA	3	.02	100.05	1		2	2.0000
AMIC CREDIT INS CO	NC	2	.01	100.06	1			0.0000
LIBERTY MORTGAGE INS CORP	WI	1	.01	100.07	1			0.0000
CALVERT INS CO	PA		.00	100.07				0.0000
FARMERS ALLI & IND UNION MO FIRE I	PA		.00	100.07				0.0000
FORUM INS CO	RI		.00	100.07				0.0000
KENTUCKY CENTRAL INS CO	KY		.00	100.07				0.0000
PARADISE MUTUAL INS CO	PA		.00	100.07				0.0000
CHARTER AMERICAN INS CO	AR		.00	100.07				0.0000
-178- TUSCARORA WAYNE MUTUAL INS CO	PA		.00	100.07				0.0000
NATIONWIDE MUTUAL FIRE INS CO	OH		.00	100.07				0.0000
WHITE HALL MUTUAL INS CO	PA		.00	100.07				0.0000
SUMITOMO MAR & FIRE INS CO LTD US B	NY		.00	100.07				0.0000
ROYAL INS CO OF AMERICA	IL		.00	100.07				0.0000
EMCASCO INS CO	IA		.00	100.07				0.0000
PLANET INS CO	WI		.00	100.07				0.0000
NORTHWESTERN M F I C OF SCHUY CTY P	PA		.00	100.07				0.0000
CINCINNATI INS CO	OH		.00	100.07				0.0000
PHOENIX INSURANCE CO	CT		.00	100.07				0.0000
LUMBER MUTUAL INS CO	MA		.00	100.07				0.0000
PURITAN INS CO	CT		.00	100.07				0.0000
NEW YORK CENTRAL MUTUAL FIRE INS CO	NY		.00	100.07				0.0000
ALLIANZ INS CO	CA		.00	100.07				0.0000
AMERICAN OVERSEAS REINSURANCE CO	PA		.00	100.07				0.0000
AMERICAN CONSUMER INS CO	NY		.00	100.07				0.0000
AETNA FIRE UNDERWRITERS INS CO	CT		.00	100.07				0.0000
PENNSYLVANIA MANUFACTURERS ASN INS	PA		.00	100.07				0.0000
FLORISTIS MUTUAL INS CO	IL		.00	100.07				0.0000
AMERICAN ECONOMY INS CO	IN		.00	100.07				0.0000
MUTUAL BENEFIT INS CO	PA		.00	100.07				0.0000
FRONTIER INS CO	NY		.00	100.07				0.0000
FIDELITY & DEPOSIT CO OF MARYLAND	MD		.00	100.07				0.0000
AMERICAN AUTOMOBILE INS CO	MO		.00	100.07				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
CREDIT

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MERCHANTS & BUSINESS MENS M I C	PA		.00	100.07				0.0000
TRANSIT CASUALTY CO	MO		.00	100.07				0.0000
EXCHANGE MUTUAL INS CO	NY		.00	100.07				0.0000
PHILADELPHIA UNITED FIRE INS CO	PA		.00	100.07				0.0000
INS CO OF THE STATE OF PA	PA		.00	100.07				0.0000
UNION MUTUAL I C OF WESTMORELAND CT	PA		.00	100.07				0.0000
NEW CASTLE MUTUAL INS CO	DE		.00	100.07				0.0000
SOUTHERN INS CO	TX		.00	100.07				0.0000
LEGION INSURANCE CO	PA		.00	100.07				0.0000
NICHIDU F & S INS CO LTD	NY		.00	100.07				0.0000
BUCKEYE UNION INS CO	OH		.00	100.07				0.0000
CHURCH INS CO	NY		.00	100.07				0.0000
CAROLINA CASUALTY INS CO	FL		.00	100.07				0.0000
CHURCH MUTUAL INS CO	WI		.00	100.07				0.0000
SOUTHWESTERN MUTUAL FIRE ASN	PA		.00	100.07				0.0000
PHILANTHROPIC MUTUAL FIRE INS CO	PA		.00	100.07				0.0000
LONDON ASSURANCE CO BR	NY		.00	100.07				0.0000
NEW JERSEY MANUFACTURERS INS CO	NJ		.00	100.07				0.0000
RECIPROCAL EXCHANGE	MO		.00	100.07				0.0000
PRUDENTIAL REINSURANCE CO	DE		.00	100.07				0.0000
NORTHERN INS CO OF NY	NY		.00	100.07				0.0000
ELECTRIC MUTUAL LIABILITY INS CO	MA		.00	100.07				0.0000
PIONEER MUTUAL INS CO	PA		.00	100.07				0.0000
NORTHERN MUTUAL I C OF LANCASTER CT	PA		.00	100.07				0.0000
UNITED ENJOYABLE INS CO	IL		.00	100.07				0.0000
MOTOR CLUB OF AMERICA INS CO	NJ		.00	100.07				0.0000
MICHIGAN MUTUAL INS CO	MI		.00	100.07				0.0000
MUTUAL FIRE MARINE & INLAND INS CO	PA		.00	100.07				0.0000
EXCEL INS CO	IN	-1	-.01	100.06	16		9	0.5625
MGIC INDEMNITY CORP	WI	-1	-.01	100.05	21		38	1.8095
EMMCU INS CO	IN	-11	-.07	99.98	97		-20	-0.2062
*TOTALS FOR	PA	16,765	99.98	99.98	17,615		11,807	0.6703

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
MEDICAL MALPRACTICE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PENNSYLVANIA MEDICAL SOC LIAB INS C	PA	23,161	27.40	27.40	22,793		24,826	1.0842
PENNSYLVANIA HOSPITAL INS CO	PA	19,195	22.71	50.11	18,476		9,622	0.5206
MEDICAL PROTECTIVE CO	IN	16,718	19.78	69.89	16,615		18,929	1.1343
PENNSYLVANIA CAS CO	PA	9,977	11.80	81.69	7,779		6,387	0.8211
PENNSYLVANIA PROFESSIONAL LIAB JUA	PA	3,772	4.46	86.15	3,755		6,580	1.7523
INS CO OF NORTH AMERICA	PA	1,701	2.01	88.16	1,572		3,102	2.2604
FEDERAL INS CO	NJ	1,394	1.65	89.81	1,233		3,450	2.7981
CHICAGO INS CO	IL	1,052	1.24	91.05	941		301	0.3199
SAINT PAUL FIRE & MARINE INS CO	MN	1,027	1.22	92.27	946		519	0.5486
PACIFIC EMPLOYERS INS CO	CA	1,012	1.20	93.47	1,068		634	0.5936
UNITED STATES FIDELITY & GUARANTY C	MD	802	.95	94.42	748		2,493	3.5329
PHYSICIANS PROFESSIONAL IN EXCHANGE	PA	721	.85	95.27	287		47	0.1638
VIGILANT INS CO	NY	621	.73	96.00	1,052		1,237	1.1759
PRUDENTIAL PROPERTY & CAS INS CO	NJ	386	.46	96.46	321		627	1.9533
AETNA CASUALTY & SURETY CO	CT	383	.45	96.91	817		220	0.2643
INTEGRITY INS CO	NJ	312	.37	97.28	245		47	0.1543
PROFESSIONAL MUTUAL INS CO	MD	286	.34	97.62	211		234	1.1090
NORTH STAR REINSURANCE COMP	DE	251	.30	97.92	174		201	1.1552
SAINT PAUL MERCURY INS CO	MN	224	.27	98.19	209		208	0.9952
FIREMENS INS CO OF NEWARK NJ	NJ	201	.24	98.43	144		169	0.8711
CONTINENTAL CASUALTY CO	IL	151	.18	98.61	140		84	0.6000
JEFFERSON INS CO OF NY	NY	142	.17	98.78	146		8	0.0548
NATIONAL UNION FIRE INS CO OF PITTS	PA	130	.15	98.93	84		-332	-3.9524
STANDARD FIRE INS CO	CT	121	.14	99.07	112		300	2.6786
INS CO OF THE STATE OF PA	PA	120	.14	99.21	111		30	0.2703
SENTRY INS A MUTUAL CO	WI	119	.14	99.35	116		266	2.2931
AMERICAN CENTENNIAL INS CO	DE	88	.10	99.45	121		140	1.1570
HARTFORD FIRE INS CO	CT	79	.09	99.54	20		5	0.2500
NATIONWIDE MUTUAL INS CO	OH	78	.09	99.63	81		1	0.0123
HARTFORD ACCIDENT & INDEMNITY CO	CT	41	.05	99.68	43		-671	-15.6047
RANGER INS CO	DE	35	.04	99.72	34		-11	-0.3235
PURITAN INS CO	CT	33	.04	99.76	32		-5	-0.1563
UNITED STATES LIABILITY INS CO	PA	28	.03	99.79	29		-7	-0.2414
AMERICAN DRUGGISTS INS CO	OH	28	.03	99.82	22		11	0.5000
MARYLAND CASUALTY CO	MD	25	.03	99.85	36		-12	-0.3333
TRAVELERS INDEMNITY CO	CT	18	.02	99.87	21		-12	-0.5714
AMERICAN UNIVERSAL INS CO	RI	18	.02	99.89	16		-5	-0.3125
WESTERN CASUALTY & SURETY CO	KS	12	.01	99.90	12		5	0.4167
CONTINENTAL INS CO	NH	10	.01	99.91	61		284	4.6557

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
MEDICAL MALPRACTICE

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNITED STATES FIRE INS CO	NY	10	.01	99.92	11		24	2.1818
PLANET INS CO	WI	9	.01	99.93	6		5	0.8333
SEA INS CO LTD US BR	NY	8	.01	99.94	2		3	1.5000
HOME INS CO	NH	8	.01	99.95	7		4	0.5/14
CHURCH MUTUAL INS CO	WI	5	.01	99.96	3			0.0000
PUBLIC SERVICE MUTUAL INS CO	NY	5	.01	99.97	5			0.0000
HOME INDEMNITY CO	NH	4	.00	99.97	24		10	0.4167
NORTHWESTERN NTL CAS CO	WI	4	.00	99.97	3		2	0.6667
NORTH RIVER INS CO	NJ	3	.00	99.97	2		2	1.0000
TRAVELERS INDEMNITY CO OF AMERICA	GA	3	.00	99.97	2			0.0000
AMERICAN STATES INS CO	IN	2	.00	99.97	2		10	5.0000
MOUNT VERNON FIRE INS CO	PA	2	.00	99.97	2		4	2.0000
NATIONWIDE MUTUAL FIRE INS CO	OH	2	.00	99.97	2			0.0000
CHARTER OAK FIRE INS CO	CT	2	.00	99.97	2		-5	-2.5000
AETNA INS CO	CT	2	.00	99.97	2		1	0.5000
AMERICAN INS CO	NJ	2	.00	99.97	1			0.0000
NORTHBROOK PROPERTY & CAS INS CO	IL	1	.00	99.97	4		-1	-0.2500
SHELBY MUTUAL INS CO OF SHELBY OH	OH	1	.00	99.97	1			0.0000
WESTCHESTER FIRE INS CO	NY	1	.00	99.97	1		6	6.0000
NORTHBROOK NATIONAL INS CO	IL	1	.00	99.97				0.0000
GENERAL INS CO OF AMERICA	WA	1	.00	99.97	1		-104	-4.0000
GENERAL ACCIDENT INS CO OF AMERICA	PA	1	.00	99.97			-2	0.0000
MUTUAL FIRE MARINE & INLAND INS CO	PA	1	.00	99.97	1			0.0000
MICHIGAN MUTUAL INS CO	MI		.00	99.97				0.0000
MOTOR CLUB OF AMERICA INS CO	NJ		.00	99.97				0.0000
UNITED EQUIABLE INS CO	IL		.00	99.97				0.0000
NORTHERN INS CO OF NY	NY		.00	99.97				0.0000
ELECTRIC MUTUAL LIABILITY INS CO	MA		.00	99.97				0.0000
PIONEER MUTUAL INS CO	PA		.00	99.97				0.0000
NORTHERN MUTUAL I C OF LANCASTER CT	PA		.00	99.97				0.0000
SOUTHWESTERN MUTUAL FIRE ASN	PA		.00	99.97				0.0000
PHILANTHROPIC MUTUAL FIRE INS CO	PA		.00	99.97				0.0000
LONDON ASSURANCE US BR	NY		.00	99.97				0.0000
NEW JERSEY MANUFACTURERS INS CO	NJ		.00	99.97				0.0000
RECIPROCAL EXCHANGE	MO		.00	99.97				0.0000
PRUDENTIAL REINSURANCE CO	DE		.00	99.97				0.0000
PHILADELPHIA UNITED FIRE INS CO	PA		.00	99.97				0.0000
TRANSIT CASUALTY CO	MO		.00	99.97				0.0000
EXCHANGE MUTUAL INS CO	NY		.00	99.97				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
MEDICAL MALPRACTICE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
COMMONWEALTH MORTGAGE ASSURANCE CO	PA		.00	99.97				0.0000
AIU INS CO	NY		.00	99.97				0.0000
CANNONSBURG MUTUAL FIRE INS CO	PA		.00	99.97				0.0000
AMERICAN INTERINSURANCE EXCHANGE	IN		.00	99.97				0.0000
AMERICAN LIFE STOCK INS CO	IL		.00	99.97				0.0000
ALBANY INS CO	NY		.00	99.97				0.0000
ALLEGHENY MUTUAL CAS CO	PA		.00	99.97				0.0000
ALL AMERICA INS CO	OH		.00	99.97				0.0000
AEGIS SECURITY INS CO	PA		.00	99.97				0.0000
AUSAU UNDERWRITERS INS CO	WI		.00	99.97				0.0000
UTICA MUTUAL INS CO	NY		.00	99.97			-5	0.0000
MILLEKS NATIONAL INS CO	IL		.00	99.97				0.0000
OHIO FARMERS INS CO	OH		.00	99.97				0.0000
UNITED SERVICES AUTOMOBILE ASN	TX		.00	99.97				0.0000
RLI INS CO	IL		.00	99.97				0.0000
SELECT RISK MUTUAL FIRE INS CO	PA		.00	99.97				0.0000
COMPASS INS CO	NY		.00	99.97				0.0000
CUMIS INS SOCIETY INC	WI		.00	99.97				0.0000
WESTERN FIRE INS CO	KS		.00	99.97				0.0000
STATE WORKMENS INS FUND	PA		.00	99.97				0.0000
FARMERS MUTUAL INS CO	PA		.00	99.97				0.0000
SELECT WAY INS CO	NJ		.00	99.97				0.0000
EMPLOYERS MUTUAL CAS CO	IA		.00	99.97				0.0000
PENN CENTRAL MUTUAL INS CO	PA		.00	99.97				0.0000
UNITED EQUITABLE CAS CO	PA		.00	99.97				0.0000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	MA		.00	99.97				0.0000
TRANSPORT INDEMNITY CO	CA		.00	99.97				0.0000
TRAVELERS INS CO (ACCIDENT DEPT)	CT		.00	99.97				0.0000
YORKTOWNE MUTUAL INS CO	PA		.00	99.97				0.0000
NEW HAMPSHIRE INS CO	NH	-7	-0.01	99.96	-6		-58	9.6667
RELIANCE INS CO	PA	-21	-0.02	99.94				0.0000
*TOTALS FOR	PA	84,522	99.94	99.94	80,601		62,490	1.0254

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER & EARTHQUAKE

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
GENERAL REINSURANCE CORP	DE	3,597	60.62	60.62	3,643		1,890	0.5188
RLI INS CO	IL	942	15.88	76.50	948		385	0.4061
PUBLIC SERVICE MUTUAL INS CO	NY	470	7.92	84.42	580		308	0.5510
AETNA CASUALTY & SURETY CO	CT	212	3.57	87.99	155			0.0000
MINNEHOMA INS CO	AZ	168	2.83	90.82	552		268	0.8072
FRONTIER INS CO	NY	122	2.06	92.88	50		78	2.6000
ALLENDALE MUTUAL INS CO	RI	81	1.37	94.25	85			0.0000
CARRIERS INS CO	IA	56	.94	95.19	57		77	1.3509
VIRGINIA SURETY CO INC	IL	46	.78	95.97	4			0.0000
ALLSTATE INS CO	IL	40	.67	96.64	40			0.0000
HARLEYSVILLE MUTUAL INS CO	PA	36	.61	97.25	47			0.0000
GREAT AMERICAN INS CO	OH	23	.39	97.64	22			0.0000
TRAVELERS INDEMNITY CO	CT	17	.29	97.93	13			0.0000
MISSION INS CO	CA	13	.22	98.15	13			0.0000
NATIONWIDE MUTUAL FIRE INS CO	OH	10	.17	98.32	9			0.0000
UNITED SERVICES AUTOMOBILE ASN	TX	9	.15	98.47	8			0.0000
ZURICH INS CO US BR	NY	8	.14	98.61	5			0.0000
AMERICAN RE-INSURANCE CO	DE	7	.12	98.73	5		-107	-1.4000
AMERICAN HOME ASR CO	NY	6	.10	98.83	6			0.0000
AMERICAN NATIONAL FIRE INS CO	NY	6	.10	98.93	5			0.0000
SAINT PAUL MERCURY INS CO	MN	5	.08	99.01	6			0.0000
CENTURY INDEMNITY CO	CT	5	.08	99.09	3			0.0000
RELIANCE INS CO	PA	4	.07	99.16	4			0.0000
AMERICAN INS CO	NJ	4	.07	99.23	4			0.0000
VALLEY FORGE INS CO	PA	3	.05	99.28	2			0.0000
FIDELITY & GUARANTY INS OWNERS INC	OH	3	.05	99.33	2			0.0000
STANDARD FIRE INS CO	CT	3	.05	99.38	2			0.0000
CENTRAL NATIONAL INS CO OF UMAHA	NE	3	.05	99.43	3			0.0000
MOTOR CLUB OF AMERICA INS CO	NJ	3	.05	99.48	3			0.0000
INS CO OF NORTH AMERICA	PA	3	.05	99.53	3			0.0000
TRAVELERS INDEMNITY CO OF AMERICA	GA	2	.03	99.56				0.0000
HANOVER INS CO	NH	2	.03	99.59	2			0.0000
GEICO GENERAL INS CO	IA	2	.03	99.62	2			0.0000
ALLIANZ INS CO	CA	2	.03	99.65	2			0.0000
NORTHBROOK PROPERTY & CAS INS CO	IL	2	.03	99.68	1			0.0000
SECURITY INS CO OF HARTFORD	CT	1	.02	99.70	1			0.0000
COMMERCIAL UNION INS CO	MA	1	.02	99.72	1			0.0000
SAINT PAUL FIRE & MARINE INS CO	MN	1	.02	99.74	2			0.0000
PHOENIX INSURANCE CO	CT	1	.02	99.76	1			0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER & EARTHQUAKE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MARYLAND CASUALTY CO	MD	1	.02	99.78	1			0.0000
FIREMENS INS CO OF NEWARK NJ	NJ	1	.02	99.80				0.0000
CONTINENTAL CASUALTY CO	IL	1	.02	99.82	1			0.0000
HARTFORD ACCIDENT & INDEMNITY CO	CT	1	.02	99.84	1			0.0000
CENTAUR INS CO	IL	1	.02	99.86	4			0.0000
MONARCH INS CO OF OH	OH	1	.02	99.88	1			0.0000
HARTFORD FIRE INS CO	CT	1	.02	99.90	1			0.0000
HIGHLANDS INS CO	TX	1	.02	99.92	1			0.0000
LIBERTY MUTUAL FIRE INS CO	MA	1	.02	99.94	1			0.0000
HOME INS CO	NH	1	.02	99.96	1			0.0000
PRUDENTIAL PROPERTY & CAS INS CO	NJ	1	.02	99.98	1			0.0000
WEST AMERICAN INS CO	CA	1	.02	100.00	1			0.0000
UNITED STATES FIDELITY & GUARANTY C	MD	1	.02	100.02	1			0.0000
MERCHANTS & BUSINESS MENS M I C	PA	1	.02	100.04	1			0.0000
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	1	.02	100.06	1			0.0000
PINE GROVE MUTUAL INS CO	PA		.00	100.06				0.0000
AMERICAN FIDELITY FIRE INS CO	NY		.00	100.06				0.0000
OMAHA INDEMNITY CO	WI		.00	100.06				0.0000
T H E INSURANCE CO	MA		.00	100.06				0.0000
ULICO CAS CO	DE		.00	100.06				0.0000
OHIO CASUALTY INS CO	OH		.00	100.06				0.0000
BEDFORD COUNTY GRANGE MUTUAL INS CO	PA		.00	100.06				0.0000
NORTHERN ASSURANCE CO OF AMERICA	VI		.00	100.06				0.0000
GOSCHENHUPPEN MUTUAL INS CO	PA		.00	100.06				0.0000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI		.00	100.06				0.0000
CENTRAL MUTUAL INS CO	OH		.00	100.06				0.0000
ELECTRIC INS CO	MA		.00	100.06				0.0000
AMERICAN MANUFACTURERS MUTUAL INS C	IL		.00	100.06				0.0000
MORTGAGE GUARANTY INS CORP	WI		.00	100.06				0.0000
COLONIAL PENN FRANKLIN INS CO	PA		.00	100.06				0.0000
NATIONAL FIRE & INDEMNITY EXCHANGE	MO		.00	100.06				0.0000
NATIONAL SECURITY GENERAL INS CO	PA		.00	100.06				0.0000
GRANGE MUTUAL FIRE INS CO	PA		.00	100.06				0.0000
PROFESSIONAL MUTUAL INS CO	MO		.00	100.06				0.0000
BALBOA INS CO	CA		.00	100.06				0.0000
MICHIGAN MILLERS MUTUAL INS CO	MI		.00	100.06				0.0000
HARTFORD SM BUIL INSPECTION & INS	CT		.00	100.06				0.0000
POTTER CTY GRANGE MUTUAL FIRE INS C	PA		.00	100.06				0.0000
MANUFACTURERS ALLIANCE INS CO	PA		.00	100.06				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
OTHER & EARTHQUAKE

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
EAGLE STAR INS CO OF AMERICA	NY		.00	100.06				0.0000
REPUBLIC WESTERN INS CO	AZ		.00	100.06				0.0000
CENTENNIAL INS CO	NY		.00	100.06				0.0000
BRIAR CREEK MUTUAL INS CO	PA		.00	100.06				0.0000
ATLAS ASSURANCE CO OF AMERICA	NY		.00	100.06				0.0000
GOODVILLE MUTUAL CAS CO	PA		.00	100.06				0.0000
AMERICAN SENTINEL INS CO	PA		.00	100.06				0.0000
AMERICAN BUS & MERC INS MUTL INC	DE		.00	100.06				0.0000
AFFILIATED FM INS CO	RI		.00	100.06				0.0000
WASHINGTON MUTUAL INS CO	PA		.00	100.06				0.0000
SEAWAY MUTUAL INS CO	PA		.00	100.06				0.0000
UNITED NATIONAL INS CO	PA		.00	100.06				0.0000
MIDWEST MUTUAL INS CO	IA		.00	100.06				0.0000
BCS INSURANCE CO	OH		.00	100.06				0.0000
ARKWRIGHT BUSTON INS CO	MA		.00	100.06				0.0000
AMERICAN MUTUAL LIABILITY INS CO	MA		.00	100.06				0.0000
AMERICAN INDEPENDENT INS CO	PA		.00	100.06				0.0000
SAI INDUSTRIAL ASK CO US BK	NY		.00	100.06				0.0000
CHESTER COUNTY MUTUAL INS CO	PA		.00	100.06				0.0000
FARMERS MUTUAL F I C OF SCHUYLKILL	PA		.00	100.06				0.0000
CAMDEN FIRE INS ASN	NJ		.00	100.06				0.0000
OCCIDENTAL FIRE & CAS CO OF NC	NC		.00	100.06				0.0000
EMPLOYERS CASUALTY CO	TX		.00	100.06				0.0000
NEWARK INS CO	NJ		.00	100.06				0.0000
CLEARFIELD CTY GRANGE MUTUAL F IN C	PA		.00	100.06				0.0000
AEGIS SECURITY INS CO	PA		.00	100.06				0.0000
WAUSAU UNDERWRITERS INS CO	WI		.00	100.06				0.0000
UTICA MUTUAL INS CO	NY		.00	100.06				0.0000
VIGILANT INS CO	NY		.00	100.06				0.0000
MILLENS NATIONAL INS CO	IL		.00	100.06				0.0000
OHIO FARMERS INS CO	OH		.00	100.06				0.0000
*TOTALS FOR PA		5,934	100.06	100.06	6,072		2,902	0.4779

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
TOTAL ACCIDENT & HEALTH

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PRUDENTIAL INS CO OF AMERICA	NJ	170,084	12.52	12.52	173,031	2,075	132,528	0.7659
TRAVELERS INS CO LIFE DEPT	CT	99,448	7.20	19.72	108,798		86,250	0.7928
CONNECTICUT GENERAL LIFE INS CO	CT	82,812	5.98	25.70	88,524		76,812	0.8618
AETNA LIFE INS CO	CT	81,149	5.86	31.56	81,423		77,143	0.9417
EQUITABLE LIFE ASSOC OF THE US	NY	58,989	4.27	35.83	58,708	3,051	46,138	0.7848
METROPOLITAN LIFE INS CO	NY	52,482	3.80	39.63	54,640	1,672	38,939	0.7094
CONTINENTAL ASSURANCE CO	IL	27,733	2.01	41.64	31,461	-1	31,198	0.9761
MUTUAL OF OHAMA INS CO	NE	26,274	1.90	43.54	25,674		19,260	0.7444
LIFE INS CO OF NORTH AMERICA	PA	26,111	1.89	45.43	26,207		8,535	0.3257
JOHN HANCOCK MUTUAL LIFE INS CO	MA	24,953	1.81	47.25	24,283	294	20,151	0.8248
EDUCATORS MUTUAL LIFE INS CO	PA	24,278	1.76	49.01	24,323	610	19,891	0.8178
LINCOLN NATIONAL LIFE INS CO	IN	23,880	1.73	50.74	23,434		24,949	1.0445
MASSACHUSETTS MUTUAL LIFE INS CO	MA	20,353	1.47	52.21	19,384	336	13,336	0.6880
WASHINGTON NATIONAL INS CO	IL	19,652	1.42	53.63	19,370		10,407	0.5373
GUARDIAN LIFE INS CO OF AMERICA	NY	18,771	1.36	54.99	18,542	44	16,438	0.8865
PROVIDENT LIFE & ACCIDENT INS CO	IN	16,888	1.22	56.21	17,577		9,747	0.5574
PROVIDENT MUTUAL LIFE I C OF PHILAD	PA	16,525	1.20	57.41	16,408	261	16,415	0.9968
NEW YORK LIFE INS CO	NY	15,735	1.14	58.55	16,256	374	16,980	1.1676
UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	13,841	1.00	59.55	13,245		8,510	0.6401
SECURITY OF AMERICA LIFE INS CO	PA	13,531	.96	60.51	14,047		9,632	0.6576
PHOENIX MUTUAL LIFE INS CO	CT	12,862	.93	61.44	12,852	13	6,167	0.4798
NATIONAL HOME LIFE ASSURANCE CO	MO	12,859	.93	62.37	12,767		9,025	0.7069
ALLSTATE INS CO	IL	12,720	.92	63.29	12,838		12,323	0.9600
BANKERS LIFE & CAS CO	IL	12,366	.90	64.19	12,268	27	6,642	0.5455
COMBINED INS CO OF AMERICA	IL	12,281	.89	65.08	11,760		4,442	0.4202
PILGRIM LIFE INS CO	PA	11,641	.84	65.92	11,819		10,554	0.8930
MUTUAL BENEFIT LIFE INS CO	NJ	11,573	.82	66.74	11,441	1,195	5,717	0.4997
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	9,459	.72	67.46	9,934		8,811	0.8865
UNION FIDELITY LIFE INS CO OF TREVO	PA	9,822	.71	68.17	9,321		5,908	0.6338
COLUMBIA LIFE INS CO	PA	9,370	.68	68.85	8,865		4,671	0.5264
MUTUAL LIFE INS CO OF NEW YORK	NY	9,229	.67	69.52	9,703	105	7,586	0.7818
DOMINION LIFE ASSURANCE CO US BR	MI	9,139	.66	70.18	9,139		8,122	0.8887
AMERICAN INDEPENDENT INS CO	PA	9,123	.66	70.84	9,084		5,547	0.6106
CUDIS INS SOCIETY INC	MI	9,037	.66	71.50	8,322		5,821	0.6995
GENERAL AMERICAN LIFE INS CO	MO	8,647	.63	72.13	8,804	39	8,249	0.9370
CONTINENTAL CASUALTY CO	IL	7,635	.55	72.68	7,545		5,645	0.7498
AMERICAN FAMILY LIFE ASSOC OF COLO	GA	7,536	.55	73.23	7,323		3,912	0.5342
BANKERS LIFE CO	IA	7,429	.54	73.77	7,385	294	5,944	0.8049
WORLD LIFE & HEALTH INS CO OF PA	PA	7,400	.54	74.31	6,438		3,837	0.5941

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
TOTAL ACCIDENT & HEALTH

COMPANY NAME	DOI	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
CONFEDERATION LIFE INS CO US BK	MI	7,394	.54	74.68	7,790		6,494	0.8356
NATIONWIDE LIFE INS CO	OH	7,329	.53	75.21	7,002	39	5,526	0.6757
PROVIDENT INDEMNITY LIFE INS CO	PA	7,328	.53	75.14	7,148		4,616	0.6458
PILOT LIFE INS CO	NC	7,178	.52	76.26	7,159		4,801	0.6706
TRANSAMERICA OCCIDENTAL LIFE I CO C CA	CA	7,089	.51	76.77	6,810		6,790	0.9971
HARTFORD LIFE & ACCIDENT INS CO	CT	6,902	.50	77.27	6,748		5,107	0.7568
GREAT WEST LIFE ASSURANCE CO	CN	6,913	.50	77.77	6,078		6,331	0.9480
PAUL REVERE LIFE INS CO	MA	6,858	.50	78.27	5,331		3,593	0.6496
STATE MUTUAL LIFE ASS CO OF AM	MA	6,635	.48	78.75	6,834	122	5,375	0.8597
LIFE ASSURANCE CO OF PENNSYLVANIA	PA	6,605	.48	79.23	6,718		4,049	0.5853
TRAVELERS INDEMNITY CO OF RI	RI	6,502	.47	79.70	6,047		4,241	0.7013
NEW ENGLAND MUTUAL LIFE INS CO	MA	6,095	.44	80.14	6,101	24	3,995	0.6548
ALLSTATE LIFE INS CO	IL	5,877	.43	80.57	6,018		5,027	0.8353
HARTFORD LIFE INS CO OF CONNECTICUT	CT	5,591	.41	80.98	5,615		3,442	0.6130
CROWN LIFE INS CO US BK	MI	5,561	.40	81.38	5,598		4,804	0.8582
NATIONWIDE MUTUAL INS CO	OH	5,453	.40	81.78	4,134		3,096	0.7469
CREDIT LIFE INS CO	OH	5,291	.38	82.16	5,009		3,598	0.6947
COLUMIAL PENN FRANKLIN INS CO	PA	4,998	.36	82.52	4,540		5,000	1.1013
AMERICAN GENERAL LIFE INS CO OF DE	DE	4,829	.35	82.87	4,840		3,270	0.6756
CONSUMERS LIFE INS CO	DE	4,783	.35	83.22	4,427		2,248	0.5078
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	4,735	.34	83.56	4,543		2,489	0.5731
UNION LABOR LIFE INS CO	MO	4,181	.30	83.86	4,141	491	3,541	0.8551
ACCELERATION LIFE INS CO OF PA	PA	4,075	.30	84.16	4,328		2,650	0.6123
NATIONAL CASUALTY CO	MI	4,049	.29	84.45	4,084		2,812	0.6885
MASSACHUSETTS INS & LIFE INS CO	MA	3,968	.29	84.74	4,076		2,545	0.6244
LIFE & HEALTH I C OF AM	PA	3,943	.29	85.03	3,735		1,500	0.4243
PENN MUTUAL LIFE INS CO	PA	3,940	.29	85.32	3,670	102	4,752	1.2279
COMMERCIAL INS CO OF NEWARK NJ	NJ	3,930	.29	85.61	3,783		2,774	0.7353
MIC LIFE INS COMP	DE	3,883	.28	85.89	4,049		2,669	0.6592
BENEFIT TRUST LIFE INS CO	IL	3,718	.27	86.16	3,701		2,517	0.6801
PENN TREATY LIFE INS CO	PA	3,685	.27	86.43	3,595		1,524	0.4300
CENTRAL NATIONAL LIFE IN CO OF UMAH	NE	3,629	.26	86.69	3,098		3,017	0.8156
FEDERAL HOME LIFE INS CO	IN	3,496	.25	86.94	3,370		1,932	0.5733
SENTRY LIFE INS CO	WI	3,482	.25	87.19	3,607		2,966	0.8223
RELIANCE STANDARD LIFE INS CO	IL	3,400	.25	87.44	3,519		4,941	1.4041
AMERICAN TRAVELLERS LIFE INS CO	PA	3,294	.24	87.68	3,176		1,257	0.3958
UNITED INS CO OF AMERICA	IL	3,122	.23	87.91	3,191		2,204	0.6907
SUN LIFE ASS CO OF CAN US BK	MI	3,052	.22	88.13	3,082		3,158	1.0247
LIBERTY MUTUAL INS CO	MA	2,971	.22	88.35	2,941		2,287	0.7776

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TOTAL ACCIDENT & HEALTH

COMPANY NAME	DOA	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE		EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
				MARKET SHARE PERCENT	MARKET SHARE PERCENT				
PACIFIC MUTUAL LIFE INS CO	CA	2,447	.21	88.36		2,424		2,271	0.7767
ALEXANDER HAMILTON LIFE INS CO OF A	MI	2,411	.21	88.77		3,686		1,590	0.4092
UNITED OF OMAHA LIFE INS CO	NE	2,039	.19	88.96		3,020		3,484	1.1556
BOSTON MUTUAL LIFE INS CO	MA	2,630	.19	89.15		2,320		2,324	0.9222
BANKERS UNITED LIFE ASSURANCE CO	IA	2,610	.19	89.34		2,247		1,653	0.7267
FORD LIFE INS CO	MI	2,577	.19	89.35		2,086		2,006	0.7468
FIREMANS FUND AMY LIFE INS CO	CA	2,526	.18	89.71		2,520		1,557	0.6179
SCRANTON INS CO	PA	2,504	.18	89.89		2,304		2,165	0.8646
MUNARCH LIFE INS CO	MA	2,479	.18	90.07		2,316		1,874	0.7448
AMERICAN BANKERS LIFE ASK CO OF FL	FL	2,388	.17	90.24		2,770		1,508	0.5444
NORTHWESTERN NTL LIFE INS CO	MN	2,307	.17	90.41		2,388	89	1,138	0.4397
UNITED LIFE & ACCIDENT INS CO	NH	2,291	.17	90.56		2,270		1,634	0.7286
PHILADELPHIA AMERICAN LIFE INS CO	PA	2,222	.16	90.74		2,135		1,999	0.9276
OLD REPUBLIC LIFE INS CO	IL	2,194	.16	90.90		2,305		1,443	0.5630
NORTHWESTERN MUTUAL LIFE INS CO	WI	2,162	.16	91.06		2,189	191	491	0.2245
COLONIAL LIFE & ACCIDENT INS CO	SC	2,070	.15	91.21		2,066		1,045	0.5058
MARIFORD ACCIDENT & INDEMNITY CO	CT	2,029	.15	91.36		2,201		1,288	0.5852
MONUMENTAL LIFE INS CO	MD	2,003	.15	91.51		2,119		1,402	0.6616
SAFECO LIFE INS CO	WA	1,959	.14	91.65		2,005		1,552	0.7748
PENNSYLVANIA LIFE INS CO	PA	1,940	.14	91.79		1,465		851	0.4351
INTERCONTINENTAL LIFE INS CO	NJ	1,920	.14	91.93		1,736		679	0.3867
LUMBERMENS MUTUAL CAS CO	IL	1,902	.14	92.07		1,842	-18	1,225	0.6640
INS CO OF NORTH AMERICA	PA	1,867	.14	92.21		1,417		1,118	0.5832
NORTH AMERICAN LIFE ASK CO	MI	1,862	.14	92.35		1,847		1,910	1.0069
NORTH AMERICAN LIFE & CAS	MN	1,842	.13	92.48		1,844		761	0.4127
UNION MUTUAL LIFE INS CO	ME	1,833	.13	92.61		1,822	4	1,494	0.8200
COLONIAL LIFE INS CO OF AMERICA	NJ	1,733	.13	92.74		1,743		2,011	1.1538
OHIO STATE LIFE INS CO	OH	1,728	.13	92.87		2,032		2,186	1.0659
FIDELITY MUTUAL LIFE INS CO	PA	1,701	.12	92.99		1,640	28	393	0.2325
OMAHA FINANCIAL LIFE INS CO	MN	1,603	.12	93.11		499		382	0.7655
MASSACHUSETTS CASUALTY INS CO	MA	1,590	.12	93.23		1,543		595	0.3735
MINNESOTA MUTUAL LIFE INS CO	MN	1,585	.12	93.35		1,151	20	1,035	0.8992
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	1,510	.11	93.46		1,005		1,761	1.0972
UNITED STATES LIFE INS CO IN NY	NY	1,474	.11	93.57		1,477		1,430	0.9682
MUTUAL SECURITY LIFE INS CO	IN	1,454	.11	93.68		1,322	2	929	0.6104
AMERICAN HEALTH & LIFE INS CO	MD	1,446	.11	93.79		1,621		1,341	0.8273
AMERICAN INTEGRITY INS CO	PA	1,420	.10	93.89		1,444		446	0.3089
CENTENNIAL LIFE INS CO	KS	1,400	.10	93.99		1,287		517	0.4017
NATIONAL UNION FIRE INS CO OF PITTS PA	PA	1,366	.10	94.09		1,179		794	0.6735

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TOTAL ACCIDENT & HEALTH

COMPANY NAME	ST	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MINISTERS LIFE & MUTUAL LIFE INS CO	MN	1,342	.10	94.14	1,314		806	0.6134
NATIONAL LIFE & ACCIDENT INS CO	IN	1,264	.09	94.23	1,264		937	0.7269
ACADEMY LIFE INS CO	CO	1,256	.09	94.31	1,245		1,443	0.9616
CONTINENTAL AMERICAN LIFE INS CO	DE	1,223	.09	94.40	1,204	9	455	0.7134
BANKERS LIFE INS CO OF NEBRASKA	NE	1,222	.09	94.55	1,230		1,075	0.8740
KEYSTONE INS CO	PA	1,105	.09	94.64	1,258		79	0.0628
AMERICAN HOME ASS CO	NY	1,102	.09	94.73	1,171		1,006	1.3715
NATIONAL SAFETY LIFE INS CO	PA	1,101	.09	94.82	1,144		509	0.2588
GUARANTEE TRUST LIFE INS CO	IL	1,173	.09	94.91	1,002		608	0.6667
NATIONAL SECURITY GENERAL INS CO	PA	1,156	.08	94.99	1,074		465	0.4310
CANADA LIFE ASSURANCE CO US BR	MI	1,143	.08	95.07	1,143	2	1,232	1.0760
CONNECTICUT MUTUAL LIFE INS CO	CT	1,131	.08	95.15	1,164	80	458	0.3935
JC PENNEY LIFE INS CO	VI	1,080	.08	95.23	1,067		428	0.3937
PROVIDENT ALLIANCE LIFE INS CO	CA	1,075	.08	95.31	1,063		1,123	0.5996
COVENANT LIFE INS CO	NJ	1,073	.08	95.39	1,051		620	0.5899
COLONIAL PENN LIFE INS CO	PA	1,073	.08	95.47	1,045		578	0.5279
COMMERCIAL LIFE INS CO	WI	1,021	.07	95.54	1,064		276	0.1742
ZURICH INS CO US BR	NY	971	.07	95.61	1,007		485	0.9782
MACCABEES MUTUAL LIFE INS CO	MI	945	.07	95.68	940		608	0.7106
UNION SECURITY LIFE INS CO	DE	945	.07	95.75	902		264	0.5757
FEDERAL KEMPER INS CO	IL	942	.07	95.82	826		618	0.7482
OMAHA INDEMNITY CO	WI	932	.07	95.89	950		625	0.6579
INDEPENDENCE LIFE & ACCIDENT INS CO	KY	927	.07	95.96	902		537	0.5582
MIDLAND MUTUAL LIFE INS CO	OH	924	.07	96.03	931		1,389	1.4919
TEACHERS PROTIV MUTUAL LIFE INS CO	PA	910	.07	96.10	846		651	0.7266
NORTH AMERICAN CO FOR LIFE & H INS	IL	872	.06	96.16	1,007		1,184	1.1758
THE LYNDON LIFE INS CO	MO	865	.06	96.22	303		332	0.8668
GLOBE LIFE INS CO	IL	859	.06	96.28	1,118		654	0.5850
PROTECTIVE LIFE INS CO	AL	853	.06	96.34	875		516	0.5897
COLUMBUS MUTUAL LIFE INS CO	OH	849	.06	96.40	844		803	0.9514
AMERICAN HERITAGE LIFE INS CO	FL	841	.06	96.46	837		679	0.8112
PROTECTED HOME MUTUAL LIFE INS CO	PA	811	.06	96.52	721		426	0.5908
OHIO CASUALTY INS CO	OH	806	.06	96.58	708		535	0.6966
HOME INS CO	NH	806	.06	96.64	671		580	0.8644
PHYSICIANS MUTUAL INS CO	NE	803	.06	96.70	809		676	0.8350
RESERVE LIFE INS CO	TX	792	.06	96.76	784		656	0.8367
IDS LIFE INS CO	MN	788	.06	96.82	714		227	0.3179
SELECTED RISKS INS CO	NJ	787	.06	96.88	702		253	0.3319
AMERICAN NATIONAL INS CO	TX	782	.06	96.94	536		315	0.9375

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
HOME LIFE INS CO	NY	777	.06	97.00	794	23	408	0.5139
TRAVELERS INDEMNITY CO	CI	751	.05	97.05	496		1,982	3.9960
GERMANTOWN INSURANCE CO	PA	741	.05	97.10	742		447	0.6024
US LIFE CREDIT LIFE INS CO	IL	734	.05	97.15	567		302	0.5326
ASSOCIATION LIFE INS CO INC	WI	732	.05	97.20	746		504	0.6756
FEDERAL INS CO	NJ	719	.05	97.25	649		90	0.1387
NATIONAL HEALTHWEL MUT LI INS ASSN IN	NY	712	.05	97.30	712		372	0.5225
CONTINENTAL LIFE INS CO	PA	711	.05	97.35	710		402	0.5662
UNION BANKERS INS CO	TX	689	.05	97.40	656		185	0.2820
JOHN DEERE INS CO	IL	688	.05	97.45	689		536	0.7779
SENTRY INS A MUTUAL CO	WI	686	.05	97.50	650		592	0.9106
AMERICAN SENTINEL INS CO	PA	684	.05	97.55	673		239	0.3551
BENEFICIAL STANDARD LIFE INS CO	CA	684	.05	97.60	722		928	1.2853
NAT'L LIBERTY LIFE INS CO OF AMERICA	PA	682	.05	97.65	690		413	0.5986
NATIONAL LIFE INS CO	VI	678	.05	97.70	680	24	105	0.1544
-061- AMERICAN CASUALTY CO OF READING	PA	650	.05	97.75	-77		467	-6.0649
PHF LIFE INS CO	MI	643	.05	97.80	460		906	0.9438
CELTIC LIFE INS CO	RI	617	.05	97.85	591		410	0.6937
UNION CENTRAL LIFE INS CO	OH	617	.05	97.90	670		725	1.0821
AMERICAN MOTORISTS INS CO	IL	580	.04	97.94	574	43	283	0.4930
AMERICAN STATES INS CO	IN	573	.04	97.98	542		268	0.4945
LIFE INS CO OF THE SOUTHWEST	TX	572	.04	98.02	572		564	1.0210
EMPLOYERS LIFE INS CO OF WAUSAU	WI	558	.04	98.06	525		409	0.7790
BANKERS MULTIPLE LINE INS CO	IA	551	.04	98.10	575		10	0.0174
AMERICAN INCOME LIFE INS CO	IN	551	.04	98.14	560		321	0.5732
CENTURION LIFE INS CO	MO	544	.04	98.18	465		249	0.5355
FIDELITY & GUARANTY LIFE INS CO	MO	538	.04	98.22	540		282	0.5222
MONUMENTAL GENERAL INS CO	MO	537	.04	98.26	532		292	0.5489
WESTERN LIFE INS CO	MN	506	.04	98.30	510		445	0.8725
CHRYSLER LIFE INS CO	MI	503	.04	98.34	648		580	0.6840
ATLANTA INTERNATIONAL INS CO	NY	489	.04	98.38	170		80	0.4706
NATIONAL BENEFIT LIFE INS CO	NY	482	.04	98.42	385		326	0.8468
BUSINESS MENS ASSURANCE CO OF AM	MO	480	.04	98.46	485		19	0.0392
BALTIMORE LIFE INS CO	MD	478	.04	98.50	478	13	145	0.3033
VALLEY FORGE LIFE INS CO	PA	478	.04	98.54	258		154	0.5969
PHILANTHROPIC MUTUAL LIFE INS CO	PA	475	.03	98.57	475		164	0.3453
VETERANS LIFE INS CO	IL	471	.03	98.60	395		150	0.3797
SUN LIFE INS CO OF AMERICA	MO	465	.03	98.63	487		405	0.8316
CUMBERLAND LIFE INS CO	IN	457	.03	98.66	474		385	0.8122

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
TOTAL ACCIDENT & HEALTH

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
SPRINGFIELD LIFE INS CO INC	VI	455	.05	98.64	455		356	0.7854
AIG LIFE INS CO	PA	434	.05	98.72	302		455	0.9064
MUTUAL PROTECTIVE INS CO	NE	434	.05	98.73	430		284	0.6311
UNITED AMERICAN INS CO	DE	414	.05	98.78	420		140	0.4524
BGS LIFE INS CO	IL	405	.05	98.81	375		250	0.6667
PROVIDENT LIFE & CAS INS CO	IN	341	.05	98.84	340		44	0.1128
JOHN ALDEN LIFE INS CO	MN	384	.05	98.87	634		211	0.3302
FRANKLIN LIFE INS CO	IL	382	.05	98.90	382		339	0.8874
AMERICAN HARDWARE MUTUAL INS CO	MN	374	.05	98.93	378		359	0.8468
ALL AMERICAN LIFE INS CO	IL	360	.05	98.96	363		463	1.2755
EMPLOYERS REINSURANCE CORP	MO	352	.05	98.94	364		650	1.7615
NORTH CAROLINA MUTUAL LIFE INS CO	NC	350	.05	99.02	353		204	0.5779
STATESMAN LIFE INS CO	IA	341	.05	99.05	348		211	0.6063
AMERICAN INTL LIFE ASSN CO OF NY	NY	328	.02	99.07	352		342	1.0501
CHESAPEAKE LIFE INS CO	MD	322	.02	99.09	325		79	0.2431
BERKSHIRE LIFE INS CO	MA	318	.02	99.11	241	7	56	0.1257
UNITED STATES FIDELITY & GUARANTY CO	MD	317	.02	99.13	200		234	1.1450
INA LIFE INS CO OF NEW YORK	NY	308	.02	99.15	350		307	0.9303
TARA LIFE INS CO OF AMERICA	DE	244	.02	99.17	302		255	0.7781
REPUBLIC NATIONAL LIFE GRP INS CO	TX	246	.02	99.14	301	25	401	1.5516
COMMERCIAL UNION INS CO	MA	245	.02	99.21	234		103	0.3977
MASSACHUSETTS GENERAL LIFE INS CO	MA	244	.02	99.23	248		163	0.5470
CONTINENTAL INS CO	NH	284	.02	99.25	244		254	0.8639
SECURITY MUTUAL LIFE INS CO OF NY	NY	278	.02	99.27	321		88	0.2741
CHARTER NATIONAL LIFE INS CO	MO	277	.02	99.24	1,157		717	0.6147
PEOPLES LIFE INS CO WASHINGTON DC	DC	261	.02	99.31	252		66	0.2614
AMERICAN STATES LIFE INS CO	IN	260	.02	99.33	254		208	0.8189
INTEGRITY NATIONAL LIFE INS CO	PA	258	.02	99.35	274		163	0.6679
LONE STAR LIFE INS CO	TX	257	.02	99.37	254		174	0.7047
CALVERT INS CO	PA	257	.02	99.34	145		62	0.4276
UNITED FIRE INS CO	NY	244	.02	99.41	246		67	0.2724
OHIO NATIONAL LIFE INS CO	OH	246	.02	99.43	247	5	104	0.4211
REPUBLIC NATIONAL LIFE INS CO	TX	242	.02	99.45	244		280	1.1445
WESTERN & SOUTHERN LIFE INS CO	OH	237	.02	99.47	237		758	3.1983
FOREMOST LIFE INS CO	MI	234	.02	99.49	346		240	0.6936
PUBLIC FIDELITY LIFE INS CO INC	DE	233	.02	99.51	254	25	103	0.4402
PENNSYLVANIA NATIONAL LIFE INS CO	PA	215	.02	99.53	215		68	0.3163
DURHAM LIFE INS CO	NC	214	.02	99.55	216		79	0.3657
INTER OCEAN INS CO	IN	212	.02	99.57	211		67	0.3175

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
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COMPANY NAME	DOM	WRITTEN	MARKET	CUMULATIVE	EARNED	DIVIDENDS	INCURRED	LOSS
		PREMIUM (\$000)	SHARE PERCENT	MARKET SHARE PERCENT	PREMIUM (\$000)		LOSSES (\$000)	RATIO
NORTHWESTERN MIL INS CO	WI	207	.02	99.59	155		199	1.4962
WABASH LIFE INS CO	IN	202	.02	99.61	204		165	0.7990
AMERICAN CENTENNIAL INS CO	DE	194	.01	99.62	194		66	0.3402
PIONEER LIFE INS CO OF PA	PA	192	.01	99.63	191		75	0.3927
FIDELITY SECURITY LIFE INS CO	MO	171	.01	99.64	168		62	0.3690
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	169	.01	99.65	194		104	0.5561
INA LIFE INS CO	CA	169	.01	99.66	175		134	0.7657
INDIANAPOLIS LIFE INS CO	IN	161	.01	99.67	161	4	157	0.9752
CENTRAL STATES H & LIFE CO OF OMAHA	NE	160	.01	99.68	140		19	0.1557
SAINT PAUL FIRE & MARINE INS CO	MN	151	.01	99.69	158		98	0.6203
REPUBLIC INS CO	DE	149	.01	99.70	99		21	0.2121
STANDARD SECURITY LIFE INS CO OF NY	NY	147	.01	99.71	141		46	0.3262
TRANSPORT LIFE INS CO	TX	144	.01	99.72	142		120	0.8451
EQUITABLE LIFE INS CO OF IOWA	IA	143	.01	99.73	144		-71	-0.4931
MONTGOMERY WARD LIFE INS CO	IL	140	.01	99.74	159		78	0.5612
INTERNATIONAL INS CO	IL	138	.01	99.75	138		153	1.1087
KANSAS CITY LIFE INS CO	MO	137	.01	99.76	137		50	0.3650
FIREMANS FUND INS CO	CA	134	.01	99.77	135		69	0.5188
FARMERS & TRADERS LIFE INS CO	NY	134	.01	99.78	137		114	0.8521
CAPITOL LIFE INS CO	CO	133	.01	99.79	152		152	1.0000
SMA LIFE ASSURANCE CO	DE	133	.01	99.80	121		42	0.3471
ZURICH AMERICAN LIFE INS CO	IL	129	.01	99.81	119		4	0.0556
VOLUNTEER STATE LIFE INS CO	IN	128	.01	99.82	109		67	0.6147
KENTUCKY CENTRAL LIFE INS CO	KY	127	.01	99.83	126		121	0.9605
SECURITY CONNECTICUT LIFE INS CO	CT	127	.01	99.84	127		50	0.3957
AMERICAN GENERAL LIFE INS CO OF NY	NY	126	.01	99.85	151		147	1.1221
MARYLAND CASUALTY CO	MD	123	.01	99.86	128		69	0.5591
AMERICAN UNITED LIFE INS CO	IN	120	.01	99.87	118		53	0.4492
IMPERIAL CASUALTY & INDEMNITY CO	NE	120	.01	99.88	120		-5	-0.0250
OLD REPUBLIC INS CO	PA	119	.01	99.89	105		4	0.0245
STANDARD OF AMERICA LIFE INS CO	IL	118	.01	99.90	100		75	0.7500
FEDERAL LIFE INS CO MUTUAL	IL	106	.01	99.91	111		100	0.9009
BANKERS SECURITY LIFE INS SOCIETY	NY	104	.01	99.92	101		80	0.7921
ITT LIFE INS CORP	WI	103	.01	99.93	210		252	1.2000
INS CO OF THE STATE OF PA	PA	102	.01	99.94	149		-287	-1.9262
FIRSTMARK LIFE INS CO OF INDIANA	IN	98	.01	99.95	55		8	0.2286
AMERICAN MUTUAL LIABILITY INS CO	MA	97	.01	99.96	96		80	0.8355
FARM FAMILY LIFE INS CO	NY	95	.01	99.97	89		145	1.6292
UNITED WORLD INS CO	NE	92	.01	99.98	96		56	0.5855

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
JEFFERSON NATIONAL LIFE INS CO	IN	92	.01	99.99	70		72	0.8000
SECURITY BENEFIT LIFE INS CO	KS	92	.01	100.00	56		107	1.4107
FIDELITY INTERSTATE LIFE INS CO	PA	89	.01	100.01	43		65	0.6989
EMPIRE STATE MUTUAL LIFE INS CO	NY	89	.01	100.02	89		81	0.9101
AVEMCO INS CO	MD	89	.01	100.03	89		6	0.0674
AMERICAN BANKERS INS CO OF FL	FL	89	.01	100.04	89			0.0000
NATIONAL FIDELITY LIFE INS CO	MO	85	.01	100.05	85			0.0000
SHENANDOAH LIFE INS CO	VA	84	.01	100.06	87		19	0.4080
LINCOLN HERITAGE LIFE INS CO	IL	83	.01	100.07	83		80	0.7229
CENTRAL NATIONAL INS CO OF OMAHA	NE	83	.01	100.08	80		18	0.4750
WORLD SERVICE LIFE INS CO OF CO	CO	82	.01	100.09	83		5	0.0602
STATE LIFE INS CO	IN	82	.01	100.10	15		37	0.4933
UNITED EQUITABLE LIFE INS CO	IL	81	.01	100.11	86		45	0.5253
CONSTITUTION LIFE INS CO	IL	80	.01	100.12	81		130	1.6049
AMERICAN REPUBLIC INS CO	IA	77	.01	100.13	86		82	1.2424
NATIONAL MASONIC PROVIDENT ASSN	OH	76	.01	100.14	78		47	0.6026
SOUTHWESTERN LIFE INS CO	TX	75	.01	100.15	75		89	0.9452
PHILADELPHIA UNITED LIFE INS CO	PA	75	.01	100.16	72		25	0.3472
LUTHERAN MUTUAL LIFE INS CO	IA	75	.01	100.17	85	2	5	0.0769
COMMERCIAL UNION LIFE INS CO OF AM	DE	70	.01	100.18	74		40	0.5405
AMERICAN PROGRESSIVE LHM & CO OF NY	NY	69	.01	100.19	74		21	0.2838
GUARANTEE RESERVE LIFE INS CO	IN	68	.01	100.20	76		35	0.4605
CUNA MUTUAL INS SOCIETY	WI	65	.01	100.21	446		1,279	1.3520
COLUMBIAN MUTUAL LIFE INS CO	NY	64	.01	100.22	83	1	80	1.2698
LAFAYETTE LIFE INS CO	IN	63	.01	100.23	82		31	0.5000
MANHATTAN LIFE INS CO	NY	61	.00	100.23	59		17	0.2881
AMERICAN GUARDIAN LIFE ASS CO	PA	59	.00	100.23	83		39	0.6190
CENTRAL LIFE ASSURANCE CO	IA	55	.00	100.23	55	1	145	2.6364
GENERAL ACCIDENT INS CO OF AMERICA	PA	55	.00	100.23	137		69	0.5036
EMPLOYERS MODERN LIFE CO	IA	53	.00	100.23	54		81	1.5000
PEERLESS INS CO	NH	52	.00	100.23	55		44	0.8000
EQUITABLE LIFE INS CO	VA	51	.00	100.23	51		7	0.1373
PACIFIC INDEMNITY CO	CA	51	.00	100.23	52		125	2.4038
NATIONAL BONDING & ACCIDENT INS CO	NY	40	.00	100.23	53		40	0.7547
HOLIDAY LIFE INS CO	NE	39	.00	100.23	40		2	0.0500
NORTHEASTERN LIFE INS CO	PA	39	.00	100.23	39		4	0.1026
GEORGE WASHINGTON LIFE INS CO	WV	38	.00	100.23	38		37	0.9737
TIME INS CO	WI	34	.00	100.23	34		46	1.3529
NEW ENGLAND GENERAL LIFE INS CO	DE	34	.00	100.23	34		3	0.0882

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
TOTAL ACCIDENT & HEALTH

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE		EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
				MARKET SHARE PERCENT	MARKET SHARE PERCENT				
TRAVELERS CORPORATION	CT	33	.00	100.23		14			0.0000
CLOISTER MUTUAL CASUALTY INS CO	PA	33	.00	100.23		33		17	0.5152
STATE AUTOMOBILE MUTUAL INS CO	OH	32	.00	100.23		32		12	0.3750
AMERICAN MUTUAL INS CO OF BOSTON	MA	32	.00	100.23		33		16	0.4848
MOTORISTS LIFE INS CO	OH	31	.00	100.23		31		69	2.8710
AMERICAN PATRIOT HEALTH INS CO OF NY	NY	31	.00	100.23		31		19	0.6129
UNIVERSAL UNDERWRITERS LIFE INS CO	MO	31	.00	100.23		39		25	0.6410
COLONIAL PENN INS CO	PA	29	.00	100.23		27		18	0.6667
INTERSTATE ASSURANCE CO A MUTUAL CO	IA	29	.00	100.23		29		34	1.1724
HIGHLAND MUTUAL INS CO	PA	27	.00	100.23		27		23	0.8519
LIFE INS CO OF VIRGINIA	VA	27	.00	100.23		28		1	0.0357
MANUFACTURERS LIFE INS CO	MI	26	.00	100.23		24	2	20	0.8333
SECURITY ASH CO	AZ	26	.00	100.23		23		10	0.4348
PURITAN LIFE INS CO	RI	26	.00	100.23		40		-9	-0.2250
UNITED EQUITABLE INS CO	IL	25	.00	100.23		18		4	0.2222
INDIANA LUMBERMENS MUTUAL INS CO	IN	25	.00	100.23		25		1	0.0400
GOVERNMENT EMPLOYEES INS CO	DC	24	.00	100.23		23		4	0.1739
STATE FARM FIRE AND CAS CO	IL	24	.00	100.23		25		31	1.2400
PAN AMERICAN LIFE INS CO	LA	23	.00	100.23		-2		7	-5.5000
GERBER LIFE INS CO	NY	22	.00	100.23		17		5	0.2941
UNITED PACIFIC LIFE INS CO	WA	21	.00	100.23		21		2	0.0952
FORT DEARBORN LIFE INS CO	IL	21	.00	100.23		21		20	0.9524
FIRSTMARK STANDARD LIFE INS CO	IN	20	.00	100.23		66		58	0.8744
BANNER LIFE INS CO	DC	18	.00	100.23		19		19	1.0000
CELINA NATIONAL LIFE INS CO	OH	18	.00	100.23		18		10	0.5556
WASHINGTON SQUARE LIFE INS CO	PA	17	.00	100.23		17		11	0.6471
PACIFIC FIDELITY LIFE INS CO	CA	17	.00	100.23		16		3	0.1875
EQUITABLE BENEFICIAL LIFE INS CO	PA	16	.00	100.23		13		12	0.9231
SAINT PAUL LIFE INS CO	MN	16	.00	100.23		16		2	0.1250
NATIONAL FARMERS UNION LIFE INS CO	CO	16	.00	100.23		16		-1	-0.0625
COLLEGE LIFE INS CO OF AMERICA	IN	15	.00	100.23		24		16	0.6667
MIDLAND NATIONAL LIFE INS CO	SD	14	.00	100.23		14		11	0.7857
LINCOLN AMERICAN LIFE INS CO	IN	14	.00	100.23		14		16	1.1429
UNITY MUTUAL LIFE INS CO	NY	14	.00	100.23		14		19	1.3571
ACACIA MUTUAL LIFE INS CO	DC	13	.00	100.23		13	1	4	0.3077
GREAT GLOBAL ASH CO	AZ	13	.00	100.23		13		14	1.0769
GLOBE LIFE AND ACCIDENT INS CO	DE	13	.00	100.23		13		6	0.4615
NATIONAL WESTERN LIFE INS CO	CO	13	.00	100.23		13		21	1.6154
NEW JERSEY LIFE INS CO	NJ	12	.00	100.23		12		7	0.5833

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE		EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
			PERCENT	PERCENT				
MORACE MANN LIFE INS CO	IL	11	.00	100.23	7		14	2.0000
CONGRESSIONAL LIFE INS CO	PA	11	.00	100.23	10		5	0.5000
KLI INS CO	IL	11	.00	100.23	12		2	0.1667
ALLEGHENY MUTUAL CAS CO	PA	11	.00	100.23	12		6	0.5000
AMERICAN ROAD INS CO	MI	11	.00	100.23	11			0.0000
LIBERTY NATIONAL LIFE INS CO	AL	10	.00	100.23	10		3	0.3000
LIFE INVESTORS INS CO OF AMERICA	IA	9	.00	100.23	9		5	0.5556
INVESTORS GUARANTY LIFE INS CO	CA	9	.00	100.23	9		6	0.6667
LIBERTY LIFE INS CO	SC	8	.00	100.23	8		11	1.3750
PREFERRED RISK LIFE INS CO	CO	8	.00	100.23	8		1	0.1250
LIFE & CASUALTY INS CO OF TENNESSEE	IN	8	.00	100.23	8		4	0.5000
GREAT AMERICAN LIFE INS CO	OH	8	.00	100.23	9		12	1.5556
SOUTHLAND LIFE INS CO	TX	8	.00	100.23	8		3	0.3750
FIDELITY BANKERS LIFE INS CO	VA	7	.00	100.23	7		1	0.1429
WESTERN STATES LIFE INS CO	ND	7	.00	100.23	7			0.0000
HUME LIFE FINANCIAL ASSURANCE CORP	FL	6	.00	100.23	6		2	0.3333
GOLDEN RULE INS CO	IL	6	.00	100.23	5		15	3.0000
EXECUTIVE FUND LIFE INS CO	NE	5	.00	100.23	6			0.0000
NATIONAL OLD LINE INS CO	AR	6	.00	100.23	7		22	3.1429
AMALGAMATED LABOR LIFE INS CO	IL	5	.00	100.23				0.0000
BCS INSURANCE CO	OH	5	.00	100.23	4		1	0.2500
NEW HAMPSHIRE INS CO	NH	5	.00	100.23	5		-3	-0.6000
PROGRESSIVE LIFE INS CO	NJ	5	.00	100.23	5		3	0.6000
OHIO NATIONAL LIFE ASS CORP	OH	5	.00	100.23	4		7	1.7500
WISCONSIN NATIONAL LIFE INS CO	WI	4	.00	100.23	4			0.0000
AMERICAN LIFE INS CO OF NEW YORK	NY	4	.00	100.23	4		9	2.2500
COLUMBIA NATIONAL LIFE INS CO	OH	3	.00	100.23	2			0.0000
CHARTER SECURITY L I L (LOUISIANA)	LA	3	.00	100.23				0.0000
UNITED FIDELITY LIFE INS CO	TX	3	.00	100.23	3		3	1.0000
BANKERS NATIONAL LIFE INS CO	NJ	3	.00	100.23	3			0.0000
NATIONAL TRAVELERS LIFE CO	IA	3	.00	100.23	3			0.0000
MARLEYSVILLE LIFE INS CO	PA	2	.00	100.23				0.0000
INDEPENDENT LIFE & ACCIDENT INS CO	FL	2	.00	100.23	2		6	3.0000
WORLD BOOK LIFE INS CO	IL	2	.00	100.23	2		1	0.5000
FIRST INVESTORS LIFE INS CO	NY	2	.00	100.23	2			0.0000
GREAT COMMONWEALTH LIFE INS CO	TX	2	.00	100.23	2			0.0000
FIRST COLONY LIFE INS CO	VA	2	.00	100.23	1			0.0000
MAINE FIDELITY LIFE INS CO	ME	2	.00	100.23	2		4	2.0000
HUME INDEMNITY CO	NH	2	.00	100.23	2		1	0.5000

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
SECURITY INS CO OF HARTFORD	CT	2	.00	100.23	2		-5	-2.5000
PM LIFE INS CO	NY	1	.00	100.23	1			0.0000
GREAT SOUTHERN LIFE INS CO	TX	1	.00	100.23	1			0.0000
EMPLOYERS FIRE INS CO	MA	1	.00	100.23	1			0.0000
ALL AMERICAN ASN CO	NL	1	.00	100.23	1			0.0000
FAMILY LIFE INS CO	WA	1	.00	100.23	1		9	9.0000
AMERICAN AGENCY LIFE INS CO	GA	1	.00	100.23	1			0.0000
FIDELITY & CASUALTY CO OF NY	NH	1	.00	100.23	2			0.0000
NORTH CENTRAL LIFE INS CO	MI	1	.00	100.23			5	0.0000
ASSOCIATED INDEMNITY CORP	CA	1	.00	100.23	1		1	1.0000
AMERICAN LIFE & CASUALTY INS CO	ND	1	.00	100.23	1		3	3.0000
PUBLIC SERVICE MUTUAL INS CO	NY	1	.00	100.23	1			0.0000
AETNA INS CO	CT	1	.00	100.23	2		-3	-1.5000
PURITAN INS CO	CT		.00	100.23				0.0000
HARTFORD CASUALTY INS CO	NJ		.00	100.23				0.0000
UTICA NATIONAL LIFE INS CO	NY		.00	100.23				0.0000
BOSTON OLD COLONY INS CO	MA		.00	100.23				0.0000
AMERICAN CONSUMER INS CO	NY		.00	100.23				0.0000
CHARLES AMERICAN INS CO	AH		.00	100.23				0.0000
AMERICAN EMPLOYERS INS CO	MA		.00	100.23			5	0.0000
LAKELAND MUTUAL INS CO	PA		.00	100.23				0.0000
LUZERNE MUTUAL FIRE INS CO	PA		.00	100.23				0.0000
DEPENDABLE INS CO INC	FL		.00	100.23				0.0000
CAVALIER INS CORP	MO		.00	100.23				0.0000
CAMBRIA COUNTY MUTUAL FIRE INS CO	PA		.00	100.23				0.0000
STATE AUTO INS ASN	IN		.00	100.23				0.0000
TRUCK INS EXCHANGE	CA		.00	100.23				0.0000
FARMERS & MECH HOME MU FIRE INS CO	PA		.00	100.23				0.0000
PENNSYLVANIA PROFESSIONAL LIAB JUA	PA		.00	100.23				0.0000
MEDICAL PROTECTIVE CO	IN		.00	100.23				0.0000
MUTUAL TRUST LIFE INS CO	IL		.00	100.23				0.0000
TRANSPORTATION MUTUAL INS CO	PA		.00	100.23				0.0000
FIRE & CASUALTY INS CO OF CT	CT		.00	100.23				0.0000
BELLEFONTA UNDERWRITERS INS CO	DE		.00	100.23				0.0000
ALLSTATE INDEMNITY CO	IL		.00	100.23				0.0000
SAUCON MUTUAL INS CO	PA		.00	100.23				0.0000
PROTECTIVE INS CO	IN		.00	100.23				0.0000
PLUMCREEK TOWNSHIP FARMERS MU F I C	PA		.00	100.23				0.0000
WEST AMERICAN INS CO	CA		.00	100.23				0.0000

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
TOTAL ACCIDENT & HEALTH

COMPANY NAME	DOY	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
E F HUTTON LIFE INS CO	CA		.00	100.23				0.0000
TICOR MORTGAGE INS CO	CA		.00	100.23				0.0000
GREATER NEW YORK MUTUAL INS CO	NY		.00	100.23				0.0000
CENGUARD INS CORP	MA		.00	100.23				0.0000
POTTER CITY GRANGE MUTUAL FIRE INS C PA	PA		.00	100.23				0.0000
FORTUNE NATIONAL LIFE INS CO	PA		.00	100.23			27	0.0000
LEGION CASUALTY CO	OK		.00	100.23				0.0000
VARIABLE ANNUITY LIFE INS CO	IA		.00	100.23				0.0000
INTEGON LIFE INS CORP	NC		.00	100.23				0.0000
PHILADELPHIA CONTRIBUTIONSHIP INS C PA	PA		.00	100.23				0.0000
PENNSYLVANIA HOSPITAL INS CO	PA		.00	100.23				0.0000
AMERICAN SHIPBUILDERS & SHIPOWN M I	PA		.00	100.23				0.0000
JEWELERS MUTUAL INS CO	WI		.00	100.23				0.0000
HIGHLANDS INS CO	TX		.00	100.23				0.0000
PENN AMERICA INS CO	PA		.00	100.23				0.0000
TAISHU MAR & FIRE INS CO LTD US BR	NY		.00	100.23				0.0000
PROVIDENT NATIONAL ASH CO	IN		.00	100.23				0.0000
FLORISIS MUTUAL INS CO	IL		.00	100.23				0.0000
NICHIDU F & M INS CO LTD	NY		.00	100.23				0.0000
WINDSOR MOUNT JOY MUTUAL INS CO	PA		.00	100.23				0.0000
MUTUAL BENEFIT INS CO	PA		.00	100.23				0.0000
NATIONAL MUTUAL INS CO	OH		.00	100.23				0.0000
UNDERWRITERS INS CO	IL		.00	100.23				0.0000
UNITED FAMILY LIFE INS CO	GA	-1	.00	100.23	6		5	0.8333
NATIONAL AMERICAN L INS CO OF PA	PA	-496	-0.04	100.19	1,371		1,416	1.0328

*TOTALS FOR	PA	1,361,124	100.19	100.19	1,401,486	12,353	1,012,076	0.7650

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOB	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PRUDENTIAL INS CO OF AMERICA	NJ	296,270	13.37	13.37		142,320		
METROPOLITAN LIFE INS CO	NY	237,753	10.73	24.10		74,398		
CHARTER SECURITY LIFE INS CO	NJ	71,619	3.50	27.60		2		
NEW YORK LIFE INS CO	NY	74,626	3.37	30.97		23,111		
AMERICAN GENERAL LIFE INS CO OF DE	DE	72,989	3.29	34.20		1,731		
JOHN HANCOCK MUTUAL LIFE INS CO	MA	66,620	3.01	37.27		18,103		
EQUITABLE LIFE ASSOC OF THE US	NY	62,633	2.83	40.10		20,014		
NORTHWESTERN MUTUAL LIFE INS CO	WI	49,906	2.25	42.35		26,060		
IDS LIFE INS CO	IN	48,472	2.19	44.54				
AMERICAN GUARDIAN LIFE ASS CO	PA	31,994	1.44	45.98		56		
MANUFACTURERS LIFE INS CO	MI	31,909	1.44	47.42		1,862		
LIFE INS CO OF NORTH AMERICA	PA	30,866	1.39	48.81		3		
STATE FARM LIFE INS CO	IL	30,770	1.39	50.20		7,064		
NEW YORK LIFE INS & ANNUITY CORP	DE	29,882	1.35	51.55		9,705		
MASSACHUSETTS MUTUAL LIFE INS CO	MA	28,449	1.28	52.83				
CONNECTICUT MUTUAL LIFE INS CO	CT	27,839	1.26	54.09		9,558		
PHOENIX MUTUAL LIFE INS CO	CT	27,570	1.24	55.33		7,253		
MUTUAL LIFE INS CO OF NEW YORK	NY	27,497	1.24	56.57		11,079		
PENN MUTUAL LIFE INS CO	PA	26,340	1.19	57.76		10,046		
CONNECTICUT GENERAL LIFE INS CO	CT	25,231	1.14	58.90		1,233		
NATIONWIDE LIFE INS CO	OH	24,421	1.10	60.00		5,435		
PHILADELPHIA LIFE INS CO	PA	21,668	.98	60.98		333		
BALTIMORE LIFE INS CO	MD	20,332	.92	61.90		3,814		
PROVIDENT MUTUAL LIFE 1 CO OF PHILAD	PA	19,883	.90	62.80		7,040		
NEW ENGLAND MUTUAL LIFE INS CO	MA	19,340	.87	63.67		5,919		
METROPOLITAN INS & ANNUITY CO	DE	17,780	.80	64.47				
EQUITABLE VARIABLE LIFE INS CO	NY	17,585	.79	65.26				
UNITED COMPANIES LIFE INS CO	LA	17,314	.78	66.04				
MUTUAL BENEFIT LIFE INS CO	NJ	17,227	.78	66.82		5,103		
PEOPLES LIFE INS CO WASHINGTON DC	DC	14,847	.67	67.49		53		
FRANKLIN LIFE INS CO	IL	14,682	.66	68.15		2,499		
WESTERN & SOUTHERN LIFE INS CO	OH	14,583	.66	68.81		3,087		
FIDELITY MUTUAL LIFE INS CO	PA	14,284	.64	69.45		4,224		
SUN LIFE INS CO OF AMERICA	MD	13,493	.61	70.06		70		
FIRST COLONY LIFE INS CO	VA	12,583	.57	70.63				
LIFE OF MARYLAND INC	MD	11,999	.54	71.17				
TRAVELERS INS CO LIFE DEPT	CT	11,913	.54	71.71				
SECURITY CONNECTICUT LIFE INS CO	CT	11,869	.54	72.25		291		
AETNA LIFE INS CO	CT	11,747	.53	72.78		1,130		

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	CARRIED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PRESIDENTIAL LIFE INS CO	NY	11,600	.52	73.30				
JOHN ALDEN LIFE INS CO	NR	11,051	.50	73.80				
RELIANCE STANDARD LIFE INS CO	IL	10,965	.49	74.24		29		
NORTH AMERICAN LIFE ASS CO	MI	10,410	.47	74.76		1,600		
BANKERS LIFE CO	IA	10,181	.46	75.22		3,653		
GENERAL AMERICAN LIFE INS CO	MO	10,157	.46	75.68		1,655		
STATE MUTUAL LIFE ASS CO OF AM	MA	10,114	.46	76.14		2,945		
WASHINGTON NATIONAL INS CO	IL	9,868	.45	76.59		1		
LINCOLN NATIONAL LIFE INS CO	IN	9,792	.44	77.03		1,419		
UNITED REPUBLIC LIFE INS CO	PA	9,528	.42	77.45		1,548		
COLONIAL LIFE INS CO OF AMERICA	NJ	8,577	.39	77.84		230		
NATIONAL LIFE INS CO	VT	8,491	.38	78.22		3,256		
INA LIFE INS CO	CA	8,159	.37	78.59		133		
PENNSYLVANIA NATIONAL LIFE INS CO	PA	8,109	.37	78.96				
NATIONAL LIFE & ACCIDENT INS CO	IN	8,099	.37	79.33				
BANKERS LIFE & CAS CO	IL	8,002	.36	79.69		597		
KEMPER INVESTORS LIFE INS CO	IL	7,964	.36	80.05				
NORTH AMERICAN CO FOR LIFE & H INS	IL	7,908	.36	80.41				
PRUCO LIFE INS CO	AZ	7,881	.36	80.77				
FEDERAL HOME LIFE INS CO	IN	7,561	.34	81.11				
UNITED OF OMAHA LIFE INS CO	NE	7,446	.34	81.45		6		
PROVIDENT LIFE & ACCIDENT INS CO	IN	7,137	.32	81.77		2		
TRANSAMERICA OCCIDENTAL LIFE I CO C	CA	7,077	.32	82.09		476		
ALLSTATE LIFE INS CO	IL	7,065	.32	82.41				
CONTINENTAL ASSURANCE CO	IL	6,986	.32	82.73		1,004		
DOMINION LIFE ASSURANCE CO US BR	MI	6,701	.30	83.03		308		
MONUMENTAL LIFE INS CO	MO	6,647	.30	83.33		5		
CROWN LIFE INS CO US BR	MI	6,318	.29	83.62		623		
COLONIAL PENN LIFE INS CO	PA	5,866	.26	83.88				
CONFEDERATION LIFE INS CO US BR	MI	5,827	.26	84.14		811		
ERIE FAMILY LIFE INS CO	PA	5,744	.26	84.40				
EQUITABLE LIFE INS CO OF IOWA	IA	5,673	.26	84.66		2,000		
NORTH AMERICAN LIFE & CAS	MN	5,469	.25	84.91				
SUN LIFE ASS CO OF CAN US BR	MI	5,454	.25	85.16		2,149		
HOME LIFE INS CO	NY	5,284	.24	85.40		2,108		
FEDERAL KEMPER LIFE ASSURANCE CO	IL	5,276	.24	85.64		1		
AMERICAN UNITED LIFE INS CO	IN	5,228	.24	85.88		1,257		
AIG LIFE INS CO	PA	5,136	.23	86.11				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AETNA LIFE INS & ANNUITY CO	CT	4,825	.22	86.33				
GREAT WEST LIFE ASSURANCE CO	CN	4,412	.20	86.53		715		
BANKERS NATIONAL LIFE INS CO	NJ	4,409	.20	86.73		632		
PROTECTED HOME MUTUAL LIFE INS CO	PA	4,348	.20	86.93		219		
UNITED INS CO OF AMERICA	IL	4,341	.20	87.13		10		
FORTUNE NATIONAL LIFE INS CO	PA	4,324	.20	87.33		532		
CAPITOL LIFE INS CO	CO	4,317	.19	87.52		9		
PENN INS & ANNUITY CO	DE	4,289	.19	87.71				
COLUMBUS MUTUAL LIFE INS CO	OH	4,078	.18	87.89		710		
INVESTORS LIFE INS CO NORTH AMERICA	PA	4,055	.18	88.07				
MUTUAL SECURITY LIFE INS CO	IN	4,037	.18	88.25		307		
ALEXANDER HAMILTON LIFE INS CO OF A	MI	3,996	.18	88.43		25		
MIDLAND NATIONAL LIFE INS CO	SD	3,968	.18	88.61		83		
COLUMBIA LIFE INS CO	PA	3,918	.18	88.79				
UNITED LIFE & ACCIDENT INS CO	NH	3,869	.17	88.96		188		
UNITED STATES LIFE INS CO IN NY	NY	3,729	.17	89.13		304		
JEFFERSON STANDARD LIFE INS CO	NC	3,661	.17	89.30		635		
BANKERS LIFE INS CO OF NEBRASKA	NE	3,632	.16	89.46		1,287		
FIDELITY & GUARANTY LIFE INS CO	MO	3,573	.16	89.62		119		
AMERICAN INCOME LIFE INS CO	IN	3,513	.16	89.78				
GUARDIAN LIFE INS CO OF AMERICA	NY	3,472	.16	89.94		1,261		
SECURITY MUTUAL LIFE INS CO OF NY	NY	3,448	.16	90.10		564		
ALL AMERICAN LIFE INS CO	IL	3,436	.16	90.26		48		
AMERICAN BANKERS LIFE ASH CO OF FL	FL	3,207	.14	90.40				
AMERICAN INTL LIFE ASH CO OF NY	NY	3,084	.14	90.54				
SAFECO LIFE INS CO	WA	3,074	.14	90.68				
SECURITY LIFE OF DENVER INS CO	CO	3,010	.14	90.82		129		
NATIONAL FIDELITY LIFE INS CO	MO	2,963	.13	90.95		75		
ACACIA NATIONAL LIFE INS CO	VA	2,958	.13	91.08				
CONTINENTAL AMERICAN LIFE INS CO	DE	2,952	.13	91.21		953		
NATIONAL HOME LIFE ASSURANCE CO	MO	2,895	.13	91.34				
LIFE ASSURANCE CO OF PENNSYLVANIA	PA	2,844	.13	91.47		20		
INDIANAPOLIS LIFE INS CO	IN	2,841	.13	91.60		606		
COMBINED INS CO OF AMERICA	IL	2,828	.13	91.73				
WESTERN NATIONAL LIFE INS CO	TX	2,818	.13	91.86				
HARLEYSVILLE LIFE INS CO	PA	2,788	.13	91.99				
OLD LINE LIFE INS CO OF AMERICA	WI	2,768	.12	92.11		5		
NATIONAL WESTERN LIFE INS CO	CO	2,739	.12	92.23		10		

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
ACACIA MUTUAL LIFE INS CO	DC	2,755	.12	42.55		961		
FARM FAMILY LIFE INS CO	NY	2,718	.12	42.47		961		
OHIO NATIONAL LIFE INS CO	OH	2,662	.12	42.54		1,118		
UNION CENTRAL LIFE INS CO	OH	2,546	.11	42.70		923		
FIDELITY UNION LIFE INS CO	TX	2,545	.11	42.81		9		
LUTHERAN MUTUAL LIFE INS CO	IA	2,501	.11	42.92		884		
MINNESOTA MUTUAL LIFE INS CO	MN	2,592	.11	43.03		778		
FIREMANS FUND AMN LIFE INS CO	CA	2,575	.11	43.14				
FIRST PENN PACIFIC LIFE INS CO	PA	2,356	.11	43.25				
AMERICAN NATIONAL INS CO	TX	2,538	.11	43.36		16		
CENTRAL LIFE ASSURANCE CO	IA	2,511	.10	43.46		587		
UNITED INVESTORS LIFE INS CO	MO	2,185	.10	43.56				
KANSAS CITY LIFE INS CO	MO	2,127	.10	43.66		154		
REPUBLIC NATIONAL LIFE INS CO	TX	2,114	.10	43.76		48		
MASSACHUSETTS IND & LIFE INS CO	MA	2,102	.09	43.85				
NATIONAL BENEFIT LIFE INS CO	NY	2,084	.09	43.94				
CANADA LIFE ASSURANCE CO US BR	MI	2,075	.09	44.03		442		
EQUITABLE AMERICAN LIFE INS CO	IA	1,973	.09	44.12				
PRESBYTERIAN MINISTERS FUND	PA	1,964	.09	44.21		429		
USAA LIFE INS CO	TX	1,900	.09	44.30		457		
EQUITABLE LIFE INS CO	VA	1,895	.09	44.39				
WESTERN LIFE INS CO	MN	1,889	.09	44.48		54		
CONSUMERS LIFE INS CO	DE	1,881	.08	44.56		109		
FIDELITY BANKERS LIFE INS CO	VA	1,880	.08	44.64				
EDUCATORS MUTUAL LIFE INS CO	PA	1,856	.08	44.72		344		
UNION MUTUAL LIFE INS CO	ME	1,811	.08	44.80		760		
TRANSPORT LIFE INS CO	TX	1,803	.08	44.88				
MANHATTAN LIFE INS CO	NY	1,723	.08	44.96		367		
SPRINGFIELD LIFE INS CO INC	VT	1,684	.08	45.04				
MONARCH LIFE INS CO	MA	1,676	.08	45.12		328		
MIDLAND MUTUAL LIFE INS CO	OH	1,666	.08	45.20		527		
MINISTERS LIFE A MUTUAL LIFE INS CO	MN	1,665	.08	45.28		49		
GREAT AMERICAN LIFE INS CO	OH	1,635	.07	45.35				
DELAWARE AMERICAN LIFE INS CO	DE	1,620	.07	45.42				
OHIO STATE LIFE INS CO	OH	1,612	.07	45.49		193		
JEFFERSON NATIONAL LIFE INS CO	IN	1,600	.07	45.56		188		
BERKSHIRE LIFE INS CO	MA	1,592	.07	45.63		532		
STANDARD SECURITY LIFE INS CO OF NY	NY	1,558	.07	45.70		87		
EXECUTIVE LIFE INS CO	CA	1,543	.07	45.77		6		

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
FARMERS & TRADERS LIFE INS CO	NY	1,534	.07	95.84		358		
WORLD LIFE & HEALTH INS CO OF PA	PA	1,533	.07	95.91		8		
VOLUNTEER STATE LIFE INS CO	IN	1,522	.07	95.98				
HARTFORD LIFE INS CO OF CONNECTICUT	CT	1,499	.07	96.05		15		
COLUMBIAN MUTUAL LIFE INS CO	NY	1,467	.07	96.12		171		
PACIFIC MUTUAL LIFE INS CO	CA	1,461	.07	96.19		451		
CHARTER NATIONAL LIFE INS CO	MO	1,440	.06	96.25				
SOUTHWESTERN LIFE INS CO	TX	1,378	.06	96.31		7		
KEYSTONE PROVIDENT LIFE INS CO	KI	1,365	.06	96.37		1		
PAUL REVERE LIFE INS CO	MA	1,333	.06	96.43				
JOHN HANCOCK VARIABLE LIFE INS CO	MA	1,316	.06	96.49				
E F HUTTON LIFE INS CO	CA	1,301	.06	96.55				
FIDELITY LIFE ASSN	IL	1,285	.06	96.61		300		
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	1,277	.06	96.67		256		
COMMERCIAL UNION LIFE INS CO OF AM	DE	1,258	.06	96.73				
RESERVE LIFE INS CO	TX	1,245	.06	96.79		17		
CHRISTIAN MUTUAL LIFE INS CO	NH	1,243	.06	96.85		159		
PURITAN LIFE INS CO	KI	1,219	.06	96.91		1		
OHIO LIFE INS CO	OH	1,213	.05	96.96				
SHENANDOAH LIFE INS CO	VA	1,189	.05	97.01		162		
INVESTORS GUARANTY LIFE INS CO	CA	1,180	.05	97.06				
NEW JERSEY LIFE INS CO	NJ	1,180	.05	97.11				
WABASH LIFE INS CO	IN	1,176	.05	97.16		11		
LOYALTY LIFE INS CO	MI	1,151	.05	97.21				
LIFE INS CO OF THE SOUTHWEST	TX	1,136	.05	97.26		3		
UNITED PACIFIC LIFE INS CO	WA	1,125	.05	97.31				
CORPORATE LIFE INS CO	PA	1,121	.05	97.36				
BANNER LIFE INS CO	DC	1,096	.05	97.41				
COLLEGE LIFE INS CO OF AMERICA	IN	1,068	.05	97.46		148		
JC PENNEY LIFE INS CO	VT	1,033	.05	97.51				
UNITED PRESIDENTIAL LIFE INS CO	IN	1,030	.05	97.56		13		
INTERSTATE ASSURANCE CO A MUTUAL CO	IA	1,020	.05	97.61		1		
KENTUCKY CENTRAL LIFE INS CO	KY	1,013	.05	97.66		8		
NORTH CAROLINA MUTUAL LIFE INS CO	NC	1,011	.05	97.71		129		
MASSACHUSETTS GENERAL LIFE INS CO	MA	996	.04	97.75		61		
LINCOLN LIBERTY LIFE INS CO	NE	948	.04	97.79		1		
PROVIDENT INDEMNITY LIFE INS CO	PA	903	.04	97.83				
MOTORISTS LIFE INS CO	OH	889	.04	97.87				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN HEALTH & LIFE INS CO	MO	878	.04	97.91		2		
MANHATTAN NATIONAL LIFE INS CO	ND	870	.04	97.95				
BANKERS SECURITY LIFE INS SOCIETY	NY	861	.04	97.99		28		
MML PENSION INS CO	DE	837	.04	98.03				
PILGRIM LIFE INS CO	PA	833	.04	98.07				
UNITY MUTUAL LIFE INS CO	NY	826	.04	98.11		58		
HARVEST LIFE INS CO	OH	825	.04	98.15				
COVENANT LIFE INS CO	NJ	819	.04	98.19				
CUNA MUTUAL INS SOCIETY	WI	816	.04	98.23		50		
INTERCONTINENTAL LIFE INS CO	NJ	815	.04	98.27				
CELINA NATIONAL LIFE INS CO	OH	786	.04	98.31				
AMERICAN STATES LIFE INS CO	IN	784	.04	98.35				
AMERICAN AMICABLE LIFE INS CO	TX	773	.05	98.38				
NATIONAL AMERICAN L INS CO OF PA	PA	757	.03	98.41				
LAFAYETTE LIFE INS CO	IN	753	.03	98.44		147		
INTER OCEAN INS CO	IN	732	.03	98.47				
LIFE INS CO OF VIRGINIA	VA	724	.03	98.50				
NORTH ATLANTIC LIFE INS CO OF AM	NY	719	.03	98.53				
USAA ANNUITY & LIFE INS CO	TX	715	.03	98.56				
LIBERTY LIFE INS CO	SC	715	.03	98.59				
CENTURY LIFE INS CO	IA	689	.03	98.62				
UNIVERSITY LIFE INS CO OF AMERICA	IN	641	.03	98.65		6		
HARTFORD LIFE & ACCIDENT INS CO	CT	635	.03	98.68		4		
BUSINESS MENS ASSURANCE CO OF AM	MO	590	.03	98.71		3		
UNITED SERVICES LIFE INS CO	DC	559	.03	98.74		188		
PHILANTHROPIC MUTUAL LIFE INS CO	PA	558	.03	98.77		26		
ZURICH AMERICAN LIFE INS CO	IL	553	.02	98.79				
STATE LIFE INS CO	IN	547	.02	98.81		141		
SECURITY OF AMERICA LIFE INS CO	PA	543	.02	98.83				
VARIABLE ANNUITY LIFE INS CO	TX	542	.02	98.85				
SENTRY LIFE INS CO	WI	532	.02	98.87		3		
AMERICAN GENERAL LIFE INS CO OF NY	NY	520	.02	98.89		29		
WISCONSIN NATIONAL LIFE INS CO	WI	512	.02	98.91		3		
VALLEY FORGE LIFE INS CO	PA	510	.02	98.93				
PENNSYLVANIA LIFE INS CO	PA	505	.02	98.95				
PACIFIC FIDELITY LIFE INS CO	CA	497	.02	98.97		1		
HOME MUTUAL LIFE INS CO	MO	493	.02	98.99		21		
NORTHWESTERN MIL LIFE INS CO	MN	487	.02	99.01		87		

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PILOT LIFE INS CO	NC	454	.02	99.05		56		
OLD REPUBLIC LIFE INS CO	IL	448	.02	99.05				
TRANSAMERICA LIFE INS & ANNUITY CO	CA	439	.02	99.07				
COLONIAL LIFE & ACCIDENT INS CO	SC	429	.02	99.09				
BENEFIT TRUST LIFE INS CO	IL	425	.02	99.11		51		
FEDERAL LIFE INS CO MUTUAL	IL	412	.02	99.15		95		
UNITED STANDARD ASR CO	IN	412	.02	99.15				
CHESAPEAKE LIFE INS CO	MD	406	.02	99.17		35		
GUARDIAN INS & ANNUITY CO INC	DE	380	.02	99.19				
AMERICAN HERITAGE LIFE INS CO	FL	375	.02	99.21				
WESTERN RESERVE LIFE ASR CO OF OHIO	OH	358	.02	99.25		2		
GREAT SOUTHERN LIFE INS CO	TX	352	.02	99.25		1		
PHILADELPHIA UNITED LIFE INS CO	PA	351	.02	99.27				
SECURITY BENEFIT LIFE INS CO	KS	350	.02	99.29		91		
LINCOLN HERITAGE LIFE INS CO	IL	349	.02	99.31		1		
MACCABEES MUTUAL LIFE INS CO	MI	348	.02	99.33		74		
WASHINGTON SQUARE LIFE INS CO	PA	347	.02	99.35		18		
UNITED AMERICAN INS CO	DE	345	.02	99.37				
EMPLOYERS LIFE INS CO OF WAUSAU	WI	343	.02	99.39		14		
PAN AMERICAN LIFE INS CO	LA	338	.02	99.41		103		
AGWAY LIFE INS CO	NY	336	.02	99.43				
MIDWESTERN UNITED LIFE INS CO	IN	321	.01	99.44		33		
INTEGRITY NATIONAL LIFE INS CO	PA	314	.01	99.45				
GLOBE LIFE INS CO	IL	309	.01	99.46				
INDEPENDENCE LIFE & ACCIDENT INS CO	KY	306	.01	99.47				
AMERICAN AGENCY LIFE INS CO	GA	304	.01	99.48				
WESTERN STATES LIFE INS CO	ND	302	.01	99.49		1		
PROTECTIVE LIFE INS CO	AL	302	.01	99.50		7		
AMERICAN LIFE INS CO OF NEW YORK	NY	296	.01	99.51				
BOSTON MUTUAL LIFE INS CO	MA	291	.01	99.52		26		
UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	290	.01	99.53				
GERMANTOWN LIFE INS CO	PA	288	.01	99.54				
STATESMAN LIFE INS CO	IA	287	.01	99.55				
PAUL REVERE PROTECTIVE LIFE INS CO	DE	266	.01	99.56				
LIBERTY NATIONAL LIFE INS CO	AL	255	.01	99.57		3		
GUARANTEE TRUST LIFE INS CO	IL	250	.01	99.58				
FIRSTMARK STANDARD LIFE INS CO	IN	244	.01	99.59		2		
SOVEREIGN LIFE INS CO OF CALIFORNIA	CA	235	.01	99.60				
AM LIFE INS CO	MA	226	.01	99.61				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
INTEGON LIFE INS CORP	NC	224	.01	99.62		13		
GOVERNMENT PERSONNEL MUTUAL L INS C	TX	220	.01	99.63		83		
SOUTHLAND LIFE INS CO	TX	219	.01	99.64				
PROVIDERS FIDELITY LIFE INS CO	PA	218	.01	99.65				
MUTUAL TRUST LIFE INS CO	IL	217	.01	99.66		120		
SMA LIFE ASSURANCE CO	DE	209	.01	99.67				
GLOBE LIFE AND ACCIDENT INS CO	DE	198	.01	99.68		1		
MORACE MANY LIFE INS CO	IL	195	.01	99.69		15		
OCCIDENTAL LIFE INS CO OF NC	NC	192	.01	99.70		10		
TRANSAMERICA ASH CO	CA	185	.01	99.71				
GUARANTEE RESERVE LIFE INS CO	IN	184	.01	99.72				
INDEPENDENT LIFE & ACCIDENT INS CO	FL	180	.01	99.73				
CHARTER SECURITY L I C (LOUISIANA)	LA	179	.01	99.74		10		
NORTHERN LIFE INS CO	WA	177	.01	99.75		3		
ALLNATION LIFE INS CO OF PA	PA	177	.01	99.76		2		
CONSTITUTION LIFE INS CO	IL	168	.01	99.77		5		
MBL LIFE ASSURANCE CORP	OH	167	.01	99.78				
PENN TREATY LIFE INS CO	PA	165	.01	99.79				
UNION FIDELITY LIFE INS CO OF TREVO	PA	163	.01	99.80		6		
ACADEMY LIFE INS CO	CO	160	.01	99.81		17		
LINCOLN AMERICAN LIFE INS CO	TN	157	.01	99.82		3		
NATIONAL TRAVELERS LIFE CO	IA	151	.01	99.83		39		
REPUBLIC VANGUARD LIFE INS CO	TX	150	.01	99.84				
MAINE FIDELITY LIFE INS CO	ME	148	.01	99.85				
EMPLOYERS MODERN LIFE CO	IA	145	.01	99.86		11		
PAUL REVERE VARIABLE ANNUITY INS CO	MA	144	.01	99.87				
WESTFIELD LIFE INS CO	OH	142	.01	99.88				
EMPIRE GENERAL LIFE INS CO	AL	139	.01	99.89		4		
CREDIT LIFE INS CO	OH	136	.01	99.90				
MANUFACTURERS LIFE INS CO OF AMERIC	PA	132	.01	99.91		2		
WORLD BOOK LIFE INS CO	IL	131	.01	99.92				
PYRAMID LIFE INS CO	KS	124	.01	99.93				
UNION BANKERS INS CO	TX	124	.01	99.94		6		
UNITED WORLD INS CO	NE	122	.01	99.95		37		
EMPIRE STATE MUTUAL LIFE INS CO	NY	121	.01	99.96		30		
FIRST INVESTORS LIFE INS CO	NY	119	.01	99.97		5		
ALL AMERICAN ASH CO	NC	113	.01	99.98		6		
SHELBY LIFE INS CO OF SHELBY OHIO	OH	112	.01	99.99				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
ORDINARY LIFE

COMPANY NAME	DOI#	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
TRAVELERS LIFE INS CO	CI	108	.00	99.99				
TEACHERS PROFIT MUTUAL LIFE INS CO	PA	102	.00	99.99		29		
MONTGOMERY WARD LIFE INS CO	IL	96	.00	99.99				
BANKERS UNITED LIFE ASSURANCE CO	IA	96	.00	99.99				
UNION LABOR LIFE INS CO	MD	95	.00	99.99		27		
PREFERRED RISK LIFE INS CO	CO	90	.00	99.99		1		
WORLD SERVICE LIFE INS CO OF CO	CO	90	.00	99.99		2		
OHIO NATIONAL LIFE ASS CORP	OH	85	.00	99.99				
SAINT PAUL LIFE INS CO	MN	78	.00	99.99				
CENTRAL NATIONAL LIFE IN CO OF OHIO	NE	74	.00	99.99				
STANDARD MUTUAL LIFE INS CO	KS	72	.00	99.99		13		
BENEFICIAL STANDARD LIFE INS CO	CA	71	.00	99.99		1		
LIFE INVESTORS INS CO OF AMERICA	IA	70	.00	99.99		1		
LIFE & HEALTH I C OF AM	PA	69	.00	99.99				
LIFE & CASUALTY INS CO OF TENNESSEE	IN	68	.00	99.99		3		
AMERICAN TRAVELLERS LIFE INS CO	PA	68	.00	99.99				
COLUMBIA NATIONAL LIFE INS CO	OH	64	.00	99.99		4		
MICHIGAN LIFE INS CO	MI	57	.00	99.99				
GREAT COMMONWEALTH LIFE INS CO	TX	56	.00	99.99		7		
COMMERCIAL LIFE INS CO	WI	55	.00	99.99				
PROVIDENCE LIFE INS CO	RI	52	.00	99.99				
FAMILY LIFE INS CO	WA	51	.00	99.99				
ITT LIFE INS CORP	WI	51	.00	99.99		1		
PROGRESSIVE LIFE INS CO	NJ	50	.00	99.99		2		
NATIONAL MASONIC PROVIDENT ASSN	OH	46	.00	99.99				
FIDELITY INTERSTATE LIFE INS CO	PA	45	.00	99.99				
GEORGE WASHINGTON LIFE INS CO	WV	44	.00	99.99				
SECURITY FIRST LIFE INS CO	DE	43	.00	99.99				
CONGRESSIONAL LIFE INS CO	PA	43	.00	99.99				
SUN LIFE ASS CO OF CANADA (US) INC	DE	42	.00	99.99				
NATIONAL INVESTORS LIFE INS CO	AR	39	.00	99.99		2		
GENERAL LIFE INS CORP OF WISCONSIN	WI	38	.00	99.99				
LONE STAR LIFE INS CO	TX	34	.00	99.99				
NATIONAL HEALTH & ACCIDENT LIFE INS ASSN IN	NY	34	.00	99.99		28		
GERBER LIFE INS CO	NY	31	.00	99.99				
NATIONAL OLD LINE INS CO	AR	31	.00	99.99		3		
PROVIDENT ALLIANCE LIFE INS CO	CA	30	.00	99.99				
FLORISTS LIFE INS CO	IL	28	.00	99.99				

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ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PHOENIX AMERICAN LIFE INS CO	DE	26	.00	99.99				
SURETY LIFE INS CO	UT	25	.00	99.99				
UNITED SERVICES GENERAL LIFE INS CO	OK	24	.00	99.99		2		
NATIONAL GUARDIAN LIFE INS CO	WI	24	.00	99.99		11		
BENEFICIAL LIFE INS CO	UT	24	.00	99.99		9		
PIONEER LIFE INS CO OF PA	PA	24	.00	99.99				
KEYSTONE LIFE INS CO	PA	22	.00	99.99				
UNITED FIDELITY LIFE INS CO	TX	22	.00	99.99				
TARA LIFE INS CO OF AMERICA	DE	22	.00	99.99				
AMICA LIFE INS CO	KI	22	.00	99.99				
UNIVERSAL UNDERWRITERS LIFE INS CO	MO	21	.00	99.99				
TIME INS CO	WI	21	.00	99.99				
AMERICAN NATIONAL LIFE INS CO OF TX	TX	20	.00	99.99				
AMERICAN LIFE & CASUALTY INS CO	ND	20	.00	99.99				
CONTINENTAL LIFE INS CO	PA	20	.00	99.99				
GARDEN STATE LIFE INS CO	NJ	19	.00	99.99				
AMERICAN MERCHANTS LIFE INS CO	MN	18	.00	99.99				
DURHAM LIFE INS CO	NC	18	.00	99.99				
STANDARD OF AMERICA LIFE INS CO	IL	17	.00	99.99				
AMERICAN REPUBLIC INS CO	IA	16	.00	99.99		1		
PHYSICIANS LIFE INS CO	NE	16	.00	99.99				
UNITED EQUITABLE LIFE INS CO	IL	14	.00	99.99				
NATIONAL SAFETY LIFE INS CO	PA	11	.00	99.99				
FIDELITY SECURITY LIFE INS CO	MO	11	.00	99.99				
PM LIFE INS CO	NY	11	.00	99.99		2		
EXECUTIVE FUND LIFE INS CO	NE	11	.00	99.99				
CENTENNIAL LIFE INS CO	KS	9	.00	99.99		1		
UNIGARD OLYMPIC LIFE INS CO	WA	9	.00	99.99		1		
GULF ATLANTIC LIFE INS CO	TX	8	.00	99.99				
MUTUAL SERVICE LIFE INS CO	MN	8	.00	99.99		2		
HARTFORD VARIABLE ANNUITY LIFE INS	CT	7	.00	99.99				
WESTERN SOUTHERN LIFE ASR CO	OH	7	.00	99.99				
LINCOLN NATIONAL PENSION INS CO	IN	6	.00	99.99				
PROVIDENT LIFE & CAS INS CO	IN	6	.00	99.99				
AMERICAN FAMILY LIFE ASR CO OF COLO	GA	6	.00	99.99				
UNITED FAMILY LIFE INS CO	GA	5	.00	99.99				
AMALGAMATED LABOR LIFE INS CO	IL	5	.00	99.99				
FOREMOST LIFE INS CO	MI	5	.00	99.99				
ASSOCIATION LIFE INS CO INC	WI	5	.00	99.99				

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ORDINARY LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
MODERN AMERICAN LIFE INS CO	MO	4	.00	99.99				
HOME LIFE FINANCIAL ASSURANCE CORP	FL	4	.00	99.99				
RELIABLE LIFE INS CO	MO	4	.00	99.99				
MERIT LIFE INS CO	IN	4	.00	99.99				
PENINSULAR LIFE INS CO	FL	4	.00	99.99				
FOND LIFE INS CO	MI	4	.00	99.99				
MADISON NATIONAL LIFE INS CO INC	WI	4	.00	99.99				
INA LIFE INS CO OF NEW YORK	NY	3	.00	99.99				
PATRIOT GENERAL LIFE INS CO	MA	3	.00	99.99				
NATIONAL FARMERS UNION LIFE INS CO	CO	3	.00	99.99				
UTICA NATIONAL LIFE INS CO	NY	2	.00	99.99				
MONUMENTAL GENERAL INS CO	MD	2	.00	99.99				
PHF LIFE INS CO	MI	1	.00	99.99				
SAFECO NATIONAL LIFE INS CO	WA	1	.00	99.99				
INDIANAPOLIS LIFE PENSION & INS CO	IN	1	.00	99.99				
NORTH CENTRAL LIFE INS CO	MN	1	.00	99.99				
PUBLIC FIDELITY LIFE INS CO INC	DE	1	.00	99.99				
ACCELERATION LIFE INS CO OF PA	PA	1	.00	99.99				
ALLIED LIFE INS CO	IA	1	.00	99.99				
GOLDEN RULE INS CO	IL	1	.00	99.99				
PENN DIVERSIFIED INS & ANNUITY CO	MO	1	.00	99.99				
DREYFUS LIFE INS CO	NY	1	.00	99.99				
EQUITABLE BENEFICIAL LIFE INS CO	PA		.00	99.99				
COMPANION LIFE INS CO	SC		.00	99.99				
JEFFERSON PILOT PENSION LIFE INS CO	NC		.00	99.99				
MUTUAL OF OMAHA INS CO	NE		.00	99.99				
MIC LIFE INS CORP	DE		.00	99.99				
MASSACHUSETTS CASUALTY INS CO	MA		.00	99.99				
BCS LIFE INS CO	IL		.00	99.99				
NATIONAL SECURITY GENL LIFE INS CO	PA		.00	99.99				
PHYSICIANS MUTUAL INS CO	NE		.00	99.99				
STATE FARM ANNUITY & LIFE INS CO	IL		.00	99.99				
MML LIFE INS CO	DE		.00	99.99				
MANUFACTURERS LIFE INS CO OF AMERICA	PA		.00	99.99				
PROVIDENT NATIONAL ASR CO	IN		.00	99.99				
CENTURION LIFE INS CO	MO		.00	99.99				
BRADFORD NATIONAL LIFE INS CO	KY		.00	99.99				
REPUBLIC NATIONAL LIFE GRP INS CO	TX		.00	99.99				

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COMPANY NAME	DOOR	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
NEW ENGLAND GENERAL LIFE INS CO	DE		.00	99.99				
COMMERCIAL TRAVELERS MUTUAL INS CO	NY		.00	99.99				
*TOTALS FOR PA		2,215,478		99.99		456,202		

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COMPANY NAME	DOM	ARTIFICIAL PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
SECURITY OF AMERICA LIFE INS CO	PA	8,787	12.69	12.69				
CUNA MUTUAL INS SOCIETY	WI	7,155	10.33	23.02		705		
PRUDENTIAL INS CO OF AMERICA	NJ	5,053	7.30	30.32		184		
LIFE ASSURANCE CO OF PENNSYLVANIA	PA	4,566	6.59	36.91				
CREDIT LIFE INS CO	OH	3,917	5.66	42.57				
CONSUMERS LIFE INS CO	DE	3,466	5.00	47.57				
MIC LIFE INS CORP	DE	3,037	4.38	51.95				
CENTRAL NATIONAL LIFE IN CO OF OMAHA	NE	3,009	4.34	56.29				
ACCELERATION LIFE INS CO OF PA	PA	2,599	3.75	60.04				
AMERICAN INTL LIFE ASS CO OF NY	NY	2,169	3.13	63.17				
OLD REPUBLIC LIFE INS CO	IL	1,935	2.79	65.96				
ALEXANDER HAMILTON LIFE INS CO OF AM	MI	1,808	2.61	68.57				
NATIONWIDE LIFE INS CO	OH	1,614	2.33	70.90				
UNION SECURITY LIFE INS CO	DE	1,593	2.30	73.20				
FORD LIFE INS CO	MI	1,571	2.27	75.47				
METROPOLITAN LIFE INS CO	NY	1,559	2.25	77.72		5		
OMAHA FINANCIAL LIFE INS CO	MN	1,517	2.19	79.91				
MINNESOTA MUTUAL LIFE INS CO	MN	1,015	1.47	81.38		108		
JOHN HANCOCK MUTUAL LIFE INS CO	MA	956	1.36	82.76		45		
AMERICAN HEALTH & LIFE INS CO	MD	941	1.36	84.12				
AMERICAN BANKERS LIFE ASS CO OF FL	FL	834	1.20	85.32				
AETNA LIFE INS CO	CT	789	1.14	86.46				
EMPLOYERS LIFE INS CO OF WAUSAU	WI	669	.97	87.43				
NATIONAL AMERICAN L INS CO OF PA	PA	613	.89	88.32				
TRANSAMERICA OCCIDENTAL LIFE I CO CA	CA	578	.83	89.15				
MONUMENTAL GENERAL INS CO	MD	550	.79	89.94				
AMERICAN NATIONAL INS CO	TX	541	.78	90.72				
FOREMOST LIFE INS CO	MI	539	.78	91.50				
BOSTON MUTUAL LIFE INS CO	MA	466	.67	92.17				
ITT LYNDON LIFE INS CO	MO	463	.67	92.84				
USLIFE CREDIT LIFE INS CO	IL	421	.61	93.45				
CELTIC LIFE INS CO	RI	408	.59	94.04				
CHRYSLER LIFE INS CO	MI	373	.54	94.58				
PROVIDENT ALLIANCE LIFE INS CO	CA	334	.48	95.06				
GLOBE LIFE INS CO	IL	333	.48	95.54				
PENN TREATY LIFE INS CO	PA	332	.48	96.02				
PHF LIFE INS CO	MI	323	.47	96.49				
CENTURION LIFE INS CO	MO	274	.40	96.89				
JOHN ALDEN LIFE INS CO	MN	256	.37	97.26				

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
VALLEY FORGE LIFE INS CO	PA	235	.34	47.00				
WORLD LIFE & HEALTH INS CO OF PA	PA	221	.32	47.92				
COMMERCIAL LIFE INS CO	WI	149	.22	48.14				
PUBLIC FIDELITY LIFE INS CO INC	DE	145	.21	48.35				
STATE FARM LIFE INS CO	IL	140	.20	48.55		14		
BANKERS UNITED LIFE ASSURANCE CO	IA	135	.19	48.74				
PILGRIM LIFE INS CO	PA	103	.15	48.89				
TRAVELERS INS CO LIFE DEPT	CT	103	.15	49.04				
PILOT LIFE INS CO	NC	97	.14	49.18				
CHARTER NATIONAL LIFE INS CO	MO	90	.13	49.31				
ITT LIFE INS CORP	WI	74	.11	49.42				
VOLUNTEER STATE LIFE INS CO	IN	55	.08	49.50				
FIRSTMARK LIFE INS CO OF INDIANA	IN	54	.08	49.58				
LIBERTY LIFE INS CO	SC	53	.08	49.66				
ALLSTATE LIFE INS CO	IL	36	.05	49.71				
UNIVERSAL UNDERWRITERS LIFE INS CO	MO	35	.05	49.76				
WASHINGTON NATIONAL INS CO	IL	27	.04	49.80				
NORTH AMERICAN CO FOR LIFE & H INS	IL	24	.03	49.83				
CONTINENTAL ASSURANCE CO	IL	22	.03	49.86				
NEW ENGLAND MUTUAL LIFE INS CO	MA	17	.02	49.88				
CONNECTICUT GENERAL LIFE INS CO	CT	17	.02	49.90				
LOYALTY LIFE INS CO	MI	16	.02	49.92				
SECURITY ASR CO	AZ	14	.02	49.94				
DUMINTON LIFE ASSURANCE CO US BR	MI	14	.02	49.96				
ASSOCIATION LIFE INS CO INC	WI	11	.02	49.98				
MASSACHUSETTS MUTUAL LIFE INS CO	MA	10	.01	49.99				
FIRSTMARK STANDARD LIFE INS CO	IN	7	.01	100.00				
NORTH CENTRAL LIFE INS CO	MN	5	.01	100.01				
STATE MUTUAL LIFE ASR CO OF AM	MA	5	.01	100.02				
PROVIDENT LIFE & ACCIDENT INS CO	IN	2	.00	100.02				
UNITED STATES LIFE INS CO IN NY	NY	2	.00	100.02				
MASSACHUSETTS IND & LIFE INS CO	MA	2	.00	100.02				
PROVIDENT INDEMNITY LIFE INS CO	PA	1	.00	100.02				
MONTGOMERY WARD LIFE INS CO	IL	1	.00	100.02				
FIDELITY LIFE ASR	IL	1	.00	100.02				
LIFE INS CO OF NORTH AMERICA	PA	1	.00	100.02				
SECURITY BENEFIT LIFE INS CO	KS		.00	100.02				
METROPOLITAN LVS & ANNUITY CO	DE		.00	100.02				

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COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
COLLEGE LIFE INS CO OF AMERICA	IN		.00	100.02				
GOVERNMENT PERSONNEL MUTUAL L INS CO	TX		.00	100.02				
GARDEN STATE LIFE INS CO	NJ		.00	100.02				
FIRST PENN PACIFIC LIFE INS CO	PA		.00	100.02				
PROGRESSIVE LIFE INS CO	NJ		.00	100.02				
CENTRAL STATES M & LIFE CO OF OMAHA	NE		.00	100.02				
AMERICAN TRAVELLERS LIFE INS CO	PA		.00	100.02				
GUARDIAN LIFE INS CO OF AMERICA	NY		.00	100.02				
FIDELITY BANKERS LIFE INS CO	VA		.00	100.02				
EXECUTIVE FUND LIFE INS CO	NE		.00	100.02				
CROWN LIFE INS CO US BR	MI		.00	100.02				
CONSTITUTION LIFE INS CO	IL		.00	100.02				
EMPIRE STATE MUTUAL LIFE INS CO	NY		.00	100.02				
LONE STAR LIFE INS CO	TX		.00	100.02				
BLC NATIONAL INS CO	DE		.00	100.02				
AMERICAN GUARDIAN LIFE ASR CO	PA		.00	100.02				
AETNA LIFE INS CO OF ILLINOIS	IL		.00	100.02				
PROVIDENT MUTUAL LIFE L C OF PHILADE	PA		.00	100.02				
GOLDEN RULE INS CO	IL		.00	100.02				
TRAVELERS LIFE & ANNUITY CO	CT		.00	100.02				
FIRST INVESTORS LIFE INS CO	NY		.00	100.02				
HOLIDAY LIFE INS CO	NE		.00	100.02				
FRANKLIN LIFE INS CO	IL		.00	100.02				
COMBINED INS CO OF AMERICA	IL		.00	100.02				
BANKERS NATIONAL LIFE INS CO	NJ		.00	100.02				
AMERICAN STATES LIFE INS CO	IN		.00	100.02				
PRINCETON LIFE INS CO	PA		.00	100.02				
INDEPENDENT LIFE & ACCIDENT INS CO	FL		.00	100.02				
ERIE FAMILY LIFE INS CO	PA		.00	100.02				
UNION MUTUAL LIFE INS CO	ME		.00	100.02				
GUARDIAN INS & ANNUITY CO INC	DE		.00	100.02				
TARA LIFE INS CO OF AMERICA	DE		.00	100.02				
FIDELITY & GUARANTY LIFE INS CO	MD		.00	100.02				
ALACIA MUTUAL LIFE INS CO	DC		.00	100.02				
PROTECTIVE LIFE INS CO	AL		.00	100.02				
UNIONMUTUAL PENSION & INS CORP	ME		.00	100.02				
FEDERAL HOME LIFE INS CO	IN	-2	.00	100.02				
LINCOLN NATIONAL LIFE INS CO	IN	-2	.00	100.02				

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
CREDIT LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNION FIDELITY LIFE INS CO OF TREVUS	PA	-2	.00	100.02				
PHILADELPHIA LIFE INS CO	PA	-21	-.03	99.99				
*TOTALS FOR PA		69,260		99.99		1,066		

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GROUP LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
EQUITABLE LIFE ASS SOC OF THE US	NY	98,223	13.27	13.27		9,608		
PRUDENTIAL INS CO OF AMERICA	NJ	88,615	11.97	25.24		9,482		
METROPOLITAN LIFE INS CO	NY	87,219	11.79	37.03		6,466		
TRAVELERS INS CO LIFE DEPT	CT	35,496	4.86	41.89				
LIFE INS CO OF NORTH AMERICA	PA	30,262	4.09	45.98				
CAPITOL LIFE INS CO	CO	30,085	4.07	50.05				
BANKERS LIFE CO	IA	29,497	3.99	54.04		1,121		
AETNA LIFE INS CO	CT	27,501	3.72	57.76				
TRAVELERS LIFE & ANNUITY CO	CT	23,754	3.21	60.97				
CONNECTICUT GENERAL LIFE INS CO	CT	23,268	3.14	64.11				
JOHN HANCOCK MUTUAL LIFE INS CO	MA	21,234	2.87	66.98		1,429		
PROVIDENT MUTUAL LIFE I C OF PHILADE	PA	16,567	2.24	69.22		1,651		
GREAT WEST LIFE ASSURANCE CO	CN	15,069	2.04	71.26		76		
PHOENIX MUTUAL LIFE INS CO	CT	11,343	1.53	72.79		77		
MANUFACTURERS LIFE INS CO	MI	9,769	1.32	74.11		162		
MINNESOTA MUTUAL LIFE INS CO	MN	7,485	1.01	75.12		821		
CONTINENTAL ASSURANCE CO	IL	6,885	.93	76.05		1,041		
MASSACHUSETTS MUTUAL LIFE INS CO	MA	6,645	.92	76.97		1,413		
PROVIDENT LIFE & ACCIDENT INS CO	IN	6,516	.88	77.85				
NEW YORK LIFE INS CO	NY	6,260	.85	78.70		1,076		
CUNA MUTUAL INS SOCIETY	WI	5,577	.75	79.45		433		
GUARDIAN LIFE INS CO OF AMERICA	NY	5,478	.74	80.19		18		
KEMPER INVESTORS LIFE INS CO	IL	5,133	.69	80.88				
PENN MUTUAL LIFE INS CO	PA	4,675	.63	81.51		83		
MUTUAL LIFE INS CO OF NEW YORK	NY	4,539	.61	82.12		521		
PACIFIC MUTUAL LIFE INS CO	CA	4,245	.57	82.69		44		
LINCOLN NATIONAL LIFE INS CO	IN	4,185	.57	83.26		49		
TRANSAMERICA OCCIDENTAL LIFE I CO CA	CA	4,133	.56	83.82				
HARTFORD LIFE INS CO OF CONNECTICUT	CT	4,133	.56	84.38				
MUTUAL BENEFIT LIFE INS CO	NJ	4,046	.55	84.93		292		
DOMINION LIFE ASSURANCE CO US BR	MI	3,910	.53	85.46				
NATIONAL HEALTH & MUT LI INS ASSN INC	NY	3,742	.51	85.97		1,136		
UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	3,275	.44	86.41				
NATIONAL HOME LIFE ASSURANCE CO	MO	2,939	.40	86.81				
SUN LIFE ASS CO OF CAN US BR	MI	2,930	.40	87.21		197		
AMERICAN GENERAL LIFE INS CO OF DE	DE	2,908	.39	87.60				
UNION LABOR LIFE INS CO	MD	2,863	.39	87.99		255		
NORTHWESTERN NTL LIFE INS CO	MN	2,715	.37	88.36		218		
GENERAL AMERICAN LIFE INS CO	MO	2,669	.36	88.72		458		

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GROUP LIFE

COMPANY NAME	STATE	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PROVIDENT INDEMNITY LIFE INS CO	PA	2,641	.36	89.08				
BOSTON MUTUAL LIFE INS CO	MA	2,541	.34	89.42		5		
NEW ENGLAND MUTUAL LIFE INS CO	MA	2,525	.34	89.76		199		
EDUCATORS MUTUAL LIFE INS CO	PA	2,370	.32	90.08		115		
ALLSTATE LIFE INS CO	IL	2,255	.30	90.38				
CANADA LIFE ASSURANCE CO US BR	MI	2,159	.29	90.67				
HARTFORD LIFE & ACCIDENT INS CO	CT	2,089	.28	90.95				
WASHINGTON NATIONAL INS CO	IL	2,067	.28	91.23				
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	1,985	.27	91.50				
SAFECO LIFE INS CO	WA	1,914	.26	91.76				
SECURITY LIFE OF DENVER INS CO	CO	1,695	.23	91.94		1		
COLUMBIA LIFE INS CO	PA	1,628	.22	92.21				
CONFEDERATION LIFE INS CO US BR	MI	1,618	.22	92.43				
NORTH AMERICAN LIFE & CAS	MN	1,601	.22	92.65				
NEW JERSEY LIFE INS CO	NJ	1,583	.21	92.86				
SUN LIFE ASS CO OF CANADA (US) BR	DE	1,557	.21	93.07				
NORTH AMERICAN LIFE ASS CO	MI	1,492	.20	93.27				
FIDELITY BANKERS LIFE INS CO	VA	1,457	.19	93.46				
MANHATTAN LIFE INS CO	NY	1,435	.19	93.65		134		
UNITED LIFE & ACCIDENT INS CO	NH	1,380	.19	93.84				
RELIANCE STANDARD LIFE INS CO	IL	1,309	.18	94.02				
LOYALTY LIFE INS CO	MI	1,264	.17	94.19				
PILGRIM LIFE INS CO	PA	1,220	.16	94.35				
FIRSTMARK STANDARD LIFE INS CO	IN	1,191	.16	94.51				
FIDELITY MUTUAL LIFE INS CO	PA	1,172	.16	94.67				
ALL AMERICAN LIFE INS CO	IL	1,167	.16	94.83				
SECURITY OF AMERICA LIFE INS CO	PA	1,167	.16	94.99				
PILOT LIFE INS CO	NC	1,099	.15	95.14				
MACCABEES MUTUAL LIFE INS CO	MI	1,087	.15	95.29				
HOME LIFE INS CO	NY	998	.13	95.42		4		
CREDIT LIFE INS CO	OH	966	.13	95.55				
UNION CENTRAL LIFE INS CO	OH	963	.13	95.68		95		
PHILADELPHIA LIFE INS CO	PA	925	.12	95.80				
NATIONWIDE LIFE INS CO	OH	909	.12	95.92		70		
REPUBLIC NATIONAL LIFE GRP INS CO	TX	898	.12	96.04		147		
UNITED INS CO OF AMERICA	IL	898	.12	96.16				
CROWN LIFE INS CO US BR	MI	883	.12	96.28				
SENTRY LIFE INS CO	WI	715	.10	96.56				

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GROUP LIFE

COMPANY NAME	STATE	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
ERIE FAMILY LIFE INS CO	PA	703	.09	96.47				
UNITED STATES LIFE INS CO IN NY	NY	692	.09	96.50				
CONTINENTAL AMERICAN LIFE INS CO	DE	679	.09	96.65		6		
UNITED OF OMAHA LIFE INS CO	NE	665	.09	96.74				
FIREMANS FUND AMV LIFE INS CO	CA	616	.08	96.82				
COVENANT LIFE INS CO	NJ	609	.08	96.90				
PROVIDENT LIFE & CAS INS CO	IN	606	.08	96.98				
STATE FARM LIFE INS CO	IL	599	.08	97.06		45		
FIDELITY & GUARANTY LIFE INS CO	MD	598	.08	97.14				
BANKERS NATIONAL LIFE INS CO	NJ	594	.08	97.22				
NATIONAL WESTERN LIFE INS CO	CO	593	.08	97.30				
AMERICAN UNITED LIFE INS CO	IN	585	.08	97.38		22		
BANKERS LIFE INS CO OF NEBRASKA	NE	560	.08	97.46				
INVESTORS LIFE INS CO NORTH AMERICA	PA	534	.07	97.55				
PAUL REVERE LIFE INS CO	MA	531	.07	97.60				
BANKERS SECURITY LIFE INS SOCIETY	NY	529	.07	97.67				
AETNA LIFE INS & ANNUITY CO	CT	499	.07	97.74				
NATIONAL INVESTORS LIFE INS CO	AK	492	.07	97.81				
INA LIFE INS CO OF NEW YORK	NY	477	.06	97.87				
COMMERCIAL LIFE INS CO	WI	470	.06	97.95				
BENEFIT TRUST LIFE INS CO	IL	465	.06	97.99				
NORTH AMERICAN CO FOR LIFE & H INS	IL	458	.06	98.05				
UNION FIDELITY LIFE INS CO OF TREVOS	PA	452	.06	98.11				
FIRST COLONY LIFE INS CO	VA	447	.06	98.17				
GERMANTOWN LIFE INS CO	PA	440	.06	98.23				
FEDERAL HOME LIFE INS CO	IN	439	.06	98.29				
FIRST VARIABLE LIFE INS CO	AK	434	.06	98.35				
MONUMENTAL LIFE INS CO	MD	419	.06	98.41				
ACADEMY LIFE INS CO	CO	410	.06	98.47				
IDS LIFE INS CO	NV	397	.05	98.52				
HARLEYSVILLE LIFE INS CO	PA	385	.05	98.57				
BANKERS UNITED LIFE ASSURANCE CO	IA	381	.05	98.62				
SHENANDOAH LIFE INS CO	VA	381	.05	98.67				
STATESMAN LIFE INS CO	IA	350	.05	98.72				
EXECUTIVE LIFE INS CO	CA	336	.05	98.77				
CONSUMERS LIFE INS CO	DE	307	.04	98.81				
VETERANS LIFE INS CO	IL	306	.04	98.85				
PENNSYLVANIA NATIONAL LIFE INS CO	PA	298	.04	98.89				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GROUP LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
UNION MUTUAL LIFE INS CO	ME	295	.04	98.93		8		
SECURITY CONNECTICUT LIFE INS CO	CT	276	.04	98.97				
AIG LIFE INS CO	PA	274	.04	99.01				
AMERICAN HEALTH & LIFE INS CO	MD	270	.04	99.05				
BGS LIFE INS CO	IL	244	.03	99.08				
TRANSAMERICA LIFE INS & ANNUITY CO	CA	236	.03	99.11				
WESTERN LIFE INS CO	MN	223	.03	99.14				
AMERICAN HERITAGE LIFE INS CO	FL	215	.03	99.17				
EMPLOYERS LIFE INS CO OF WAUSAU	WI	214	.03	99.20				
COLONIAL LIFE INS CO OF AMERICA	NJ	212	.03	99.23				
OHIO NATIONAL LIFE INS CO	OH	206	.03	99.26		5		
UNITED PRESIDENTIAL LIFE INS CO	IN	201	.03	99.29				
AMERICAN STATES LIFE INS CO	IN	201	.03	99.32				
FOREMOST LIFE INS CO	MI	171	.02	99.34				
FEDERAL KEMPER LIFE ASSURANCE CO	IL	168	.02	99.36				
MIDLAND MUTUAL LIFE INS CO	OH	168	.02	99.38				
SOUTHWESTERN LIFE INS CO	TX	162	.02	99.40				
MUTUAL SECURITY LIFE INS CO	IN	160	.02	99.42				
ALEXANDER HAMILTON LIFE INS CO OF AM	MI	160	.02	99.44				
OHIO STATE LIFE INS CO	OH	152	.02	99.46				
WESTERN STATES LIFE INS CO	ND	150	.02	99.48				
BALTIMORE LIFE INS CO	MD	143	.02	99.50				
LIFE INS CO OF THE SOUTHWEST	TX	141	.02	99.52				
CONNECTICUT MUTUAL LIFE INS CO	CT	139	.02	99.54				
BUSINESS MENS ASSURANCE CO OF AM	MO	138	.02	99.56				
FIDELITY SECURITY LIFE INS CO	MO	131	.02	99.58				
STANDARD OF AMERICA LIFE INS CO	IL	131	.02	99.60				
VALLEY FORGE LIFE INS CO	PA	128	.02	99.62				
AMERICAN INCOME LIFE INS CO	IN	122	.02	99.64				
CONGRESSIONAL LIFE INS CO	PA	111	.01	99.65				
DELAWARE AMERICAN LIFE INS CO	DE	109	.01	99.66				
SECURITY MUTUAL LIFE INS CO OF NY	NY	106	.01	99.67				
AMERICAN GUARDIAN LIFE ASS CO	PA	106	.01	99.68				
SECURITY BENEFIT LIFE INS CO	KS	103	.01	99.69				
EQUITABLE LIFE INS CO OF IOWA	IA	102	.01	99.70				
MINISTERS LIFE A MUTUAL LIFE INS CO	MN	99	.01	99.71		36		
AMERICAN AMICABLE LIFE INS CO	TX	99	.01	99.72				
MONTGOMERY WARD LIFE INS CO	IL	92	.01	99.73				
PHOENIX AMERICAN LIFE INS CO	DE	91	.01	99.74				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GROUP LIFE

COMPANY NAME	STATE	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
CENTRAL NATIONAL LIFE INS CO OF OMAHA NE	NE	87	.01	99.75				
SPRINGFIELD LIFE INS CO INC	VI	82	.01	99.76				
PROTECTED HOME MUTUAL LIFE INS CO	PA	79	.01	99.77				
FORTUNE NATIONAL LIFE INS CO	PA	72	.01	99.78				
ZURICH AMERICAN LIFE INS CO	IL	67	.01	99.79				
FORT DEARBORN LIFE INS CO	IL	66	.01	99.80				
TRANSPORT LIFE INS CO	TX	62	.01	99.81				
JEFFERSON NATIONAL LIFE INS CO	IN	57	.01	99.82				
GENERAL LIFE INS CORP OF WISCONSIN	WI	56	.01	99.83				
AMERICAN FAMILY LIFE ASS CO OF COLUM	GA	55	.01	99.84				
NATIONAL FARMERS UNION LIFE INS CO	CO	53	.01	99.85				
EQUITABLE BENEFICIAL LIFE INS CO	PA	52	.01	99.86				
PROVIDENCE LIFE INS CO	RI	51	.01	99.87				
DURHAM LIFE INS CO	NC	49	.01	99.88				
PRESBYTERIAN MINISTERS FUND	PA	48	.01	99.89				
COMBINED INS CO OF AMERICA	IL	48	.01	99.90				
AMERICAN BANKERS LIFE ASS CO OF FL	FL	47	.01	99.91				
UNIGARD OLYMPIC LIFE INS CO	WA	43	.01	99.92				
ASSOCIATION LIFE INS CO INC	WI	41	.01	99.93				
LAFAYETTE LIFE INS CO	IN	35	.00	99.93				
COLONIAL PENN LIFE INS CO	PA	33	.00	99.93				
COMMERCIAL UNION LIFE INS CO OF AM	DE	32	.00	99.93				
COLUMBUS MUTUAL LIFE INS CO	OH	32	.00	99.93				
NATIONAL LIFE & ACCIDENT INS CO	IN	32	.00	99.93				
JOHN ALDEN LIFE INS CO	MN	31	.00	99.93				
RESERVE LIFE INS CO	TX	28	.00	99.93				
MONARCH LIFE INS CO	MA	28	.00	99.93				
WORLD LIFE & HEALTH INS CO OF PA	PA	28	.00	99.93				
KANSAS CITY LIFE INS CO	MO	27	.00	99.93				
EMPLOYERS MODERN LIFE CO	IA	25	.00	99.93				
HORACE MANN LIFE INS CO	IL	24	.00	99.93				
AMERICAN NATIONAL INS CO	TX	22	.00	99.93				
PURITAN LIFE INS CO	RI	22	.00	99.93				
CONTINENTAL LIFE INS CO	PA	20	.00	99.93				
PHF LIFE INS CO	MI	20	.00	99.93				
TARA LIFE INS CO OF AMERICA	DE	19	.00	99.93				
MOTORISTS LIFE INS CO	OH	18	.00	99.93				
TEACHERS PROIV MUTUAL LIFE INS CO	PA	17	.00	99.93				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GROUP LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AM LIFE INS CO	MA	16	.00	99.93				
BANNER LIFE INS CO	DC	15	.00	99.93				
BANKERS LIFE & CAS CO	IL	15	.00	99.93				
PUBLIC FIDELITY LIFE INS CO INC	DE	14	.00	99.93				
NATIONAL FIDELITY LIFE INS CO	MO	12	.00	99.93				
PEOPLES LIFE INS CO WASHINGTON DC	DC	12	.00	99.93				
LIFE INS CO OF VIRGINIA	VA	11	.00	99.93				
OCCIDENTAL LIFE INS CO OF NC	NC	10	.00	99.93				
WORLD SERVICE LIFE INS CO OF CO	CO	10	.00	99.93				
BRADFORD NATIONAL LIFE INS CO	KY	10	.00	99.93				
OMAHA FINANCIAL LIFE INS CO	MN	9	.00	99.93				
LONE STAR LIFE INS CO	TX	9	.00	99.93				
FRANKLIN LIFE INS CO	IL	9	.00	99.93				
PROTECTIVE LIFE INS CO	AL	9	.00	99.93				
AMICA LIFE INS CO	KI	8	.00	99.93				
USAA LIFE INS CO	TX	8	.00	99.93				
UNITED WORLD INS CO	NE	7	.00	99.93				
NATIONAL BENEFIT LIFE INS CO	NY	7	.00	99.93				
LIFE INVESTORS INS CO OF AMERICA	IA	6	.00	99.93				
GREAT AMERICAN LIFE INS CO	OH	6	.00	99.93				
UNIVERSAL UNDERWRITERS LIFE INS CO	MO	5	.00	99.93				
PAN AMERICAN LIFE INS CO	LA	5	.00	99.93				
PENNSYLVANIA LIFE INS CO	PA	5	.00	99.93				
CENTENNIAL LIFE INS CO	KS	5	.00	99.93				
UNITED PACIFIC LIFE INS CO	WA	5	.00	99.93				
GLOBE LIFE INS CO	IL	4	.00	99.93				
AMERICAN MERCHANTS LIFE INS CO	MN	4	.00	99.93				
MEDICAL LIFE INS CO	OH	4	.00	99.93				
CELINA NATIONAL LIFE INS CO	OH	4	.00	99.93				
REPUBLIC VANGUARD LIFE INS CO	TX	4	.00	99.93				
LIBERTY LIFE INS CO	SC	3	.00	99.93				
COLONIAL LIFE & ACCIDENT INS CO	SC	3	.00	99.93				
EMPIRE STATE MUTUAL LIFE INS CO	NY	2	.00	99.93				
AMERICAN AGENCY LIFE INS CO	GA	2	.00	99.93				
CHARTER SECURITY L I C (LOUISIANA)	LA	2	.00	99.93				
PENN TREATY LIFE INS CO	PA	2	.00	99.93				
LINCOLN HERITAGE LIFE INS CO	IL	2	.00	99.93				
INDIANAPOLIS LIFE INS CO	IN	2	.00	99.93				

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
GROUP LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
AMERICAN INTL LIFE ASS CO OF NY	NY	2	.00	99.93				
GEORGE WASHINGTON LIFE INS CO	WV	1	.00	99.93				
MIDLAND NATIONAL LIFE INS CO	SD	1	.00	99.93				
OLD REPUBLIC LIFE INS CO	IL	1	.00	99.93				
LUTHERAN MUTUAL LIFE INS CO	IA	1	.00	99.93				
STANDARD SECURITY LIFE INS CO OF NY	NY	1	.00	99.93				
GUARANTEE TRUST LIFE INS CO	IL	1	.00	99.93				
NORTH CAROLINA MUTUAL LIFE INS CO	NC	1	.00	99.93				
SAINT PAUL LIFE INS CO	MN	1	.00	99.93				
VARIABLE ANNUITY LIFE INS CO	TX	1	.00	99.93				
CELTIC LIFE INS CO	RI	1	.00	99.93				
AETNA LIFE INS CO OF ILLINOIS	IL	1	.00	99.93				
BLC NATIONAL INS CO	DE		.00	99.93				
CONSTITUTION LIFE INS CO	IL		.00	99.93				
CHRYSLER LIFE INS CO	MI		.00	99.93				
HOLIDAY LIFE INS CO	NE		.00	99.93				
FIRST INVESTORS LIFE INS CO	NY		.00	99.93				
GOLDEN RULE INS CO	IL		.00	99.93				
GUARDIAN INS & ANNUITY CO INC	DE		.00	99.93				
INDEPENDENT LIFE & ACCIDENT INS CO	FL		.00	99.93				
PRINCETON LIFE INS CO	PA		.00	99.93				
FIDELITY INTERSTATE LIFE INS CO	PA		.00	99.93				
CUDIS INS SOCIETY INC	WI		.00	99.93				
CUMBERLAND LIFE INS CO	IN		.00	99.93				
FIRSTMARK LIFE INS CO OF INDIANA	IN		.00	99.93				
ALLIED LIFE INS CO	IA		.00	99.93				
ARCADIA NATIONAL LIFE INS CO	AZ		.00	99.93				
ALL AMERICAN ASS CO	NC		.00	99.93				
COLLEGE LIFE INS CO OF AMERICA	IN		.00	99.93				
AGWAY LIFE INS CO	NY		.00	99.93				
GOVERNMENT PERSONNEL MUTUAL L INS CO	TX		.00	99.93				
GARDEN STATE LIFE INS CO	NJ		.00	99.93				
FIRST PENN PACIFIC LIFE INS CO	PA		.00	99.93				
EXECUTIVE FUND LIFE INS CO	NE		.00	99.93				
PROGRESSIVE LIFE INS CO	NJ		.00	99.93				
CENTRAL STATES H & LIFE CO OF OMAHA	NE		.00	99.93				
AMERICAN TRAVELLERS LIFE INS CO	PA		.00	99.93				
ACACIA MUTUAL LIFE INS CO	DC		.00	99.93				
UNIONMUTUAL PENSION & INS CORP	ME		.00	99.93				

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GROUP LIFE

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
OLD LINE LIFE INS CO OF AMERICA	WI		.00	99.93				
STATE MUTUAL LIFE ASS CO OF AM	MA	-303	-.04	99.89		959		
*TOTALS FOR PA		740,081		99.89		39,989		

1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
INDUSTRIAL LIFE

COMPANY NAME	DUM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
				MARKET SHARE PERCENT				
UNITED INS CO OF AMERICA	IL	7,252	18.78	18.78				
WASHINGTON NATIONAL INS CO	IL	5,376	13.92	32.70				
WESTERN & SOUTHERN LIFE INS CO	OH	3,725	9.65	42.35		1,546		
CHESAPEAKE LIFE INS CO	MD	2,883	7.47	49.82				
NATIONAL LIFE & ACCIDENT INS CO	IN	2,334	6.04	55.86				
NORTH CAROLINA MUTUAL LIFE INS CO	NC	1,781	4.61	60.47		67		
PHILANTHROPIC MUTUAL LIFE INS CO	PA	1,677	4.34	64.81				
SUN LIFE INS CO OF AMERICA	MD	1,658	4.29	69.10				
PHILADELPHIA UNITED LIFE INS CO	PA	1,600	4.14	73.24				
PILGRIM LIFE INS CO	PA	1,445	3.74	76.98				
AMERICAN GENERAL LIFE INS CO OF DE	DE	1,369	3.55	80.53				
INTER OCEAN INS CO	IN	1,292	3.35	83.88				
CONTINENTAL LIFE INS CO	PA	910	2.36	86.24				
PEOPLES LIFE INS CO WASHINGTON DC	DC	910	2.36	88.60				
BALTIMORE LIFE INS CO	MD	784	2.03	90.63		568		
PIONEER LIFE INS CO OF PA	PA	642	1.66	92.29				
KENTUCKY CENTRAL LIFE INS CO	KY	636	1.65	93.94				
JOHN HANCOCK MUTUAL LIFE INS CO	MA	517	1.34	95.28		243		
LIFE & HEALTH I C OF AM	PA	465	1.21	96.49				
EQUITABLE LIFE INS CO	VA	384	.99	97.48				
MONUMENTAL LIFE INS CO	MD	372	.96	98.44		15		
INTEGRITY NATIONAL LIFE INS CO	PA	289	.75	99.19				
COLONIAL LIFE INS CO OF AMERICA	NJ	197	.51	99.70				
HOME MUTUAL LIFE INS CO	MD	193	.50	100.20		7		
NORTHEASTERN LIFE INS CO	PA	179	.46	100.66				
PROGRESSIVE LIFE INS CO	NJ	110	.28	100.94		1		
PROVIDENT INDEMNITY LIFE INS CO	PA	78	.20	101.14				
COLUMBIAN MUTUAL LIFE INS CO	NY	64	.17	101.31		20		
LIBERTY NATIONAL LIFE INS CO	AL	16	.04	101.35				
UNITY MUTUAL LIFE INS CO	NY	4	.01	101.36		2		
AMERICAN LIFE & ACC INS CO OF KY	KY	4	.01	101.37				
LIFE INS CO OF VIRGINIA	VA	3	.01	101.38				
AMERICAN NATIONAL INS CO	IA	3	.01	101.39				
LIFE & CASUALTY INS CO OF TENNESSEE	IN	2	.01	101.40				
LIBERTY LIFE INS CO	SC	2	.01	101.41				
GLOBE LIFE INS CO	IL	1	.00	101.41				
PENNSYLVANIA LIFE INS CO	PA	1	.00	101.41				
DURHAM LIFE INS CO	NC	1	.00	101.41				
PILOT LIFE INS CO	NC	1	.00	101.41				

DATE: 11/01/65

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1982 MARKET SHARE FOR THE STATE OF PENNSYLVANIA
INDUSTRIAL LIFE

COMPANY NAME	DOM	WRITTEN PREMIUM (\$000)	MARKET SHARE PERCENT	CUMULATIVE MARKET SHARE PERCENT	EARNED PREMIUM (\$000)	DIVIDENDS (\$000)	INCURRED LOSSES (\$000)	LOSS RATIO
PRUDENTIAL INS CO OF AMERICA	NJ	-141	-0.57	101.04		20,025		
METROPOLITAN LIFE INS CO	NY	-409	-1.06	99.96		10,555		
*TOTALS FOR PA		58,611		99.96		55,047		

MAY 29, 1983

NAIC LISTING OF GROUPS BY TOTAL PREMIUM

PAGE 1

RANK	GROUP OR COMPANY NAME	GROUP OR ST CO NO	\$ MILLIONS NET PREMIUM WRITTEN			CUM MKT MKT	
			LIFE	CAS	TOTAL	SHARE	SHARE
1	PRUDENTIAL OF AM	NJ 304	9,795	1,150	10,945	4.7	4.7
2	STATE FARM IL	IL 176	655	9,540	10,195	4.4	9.1
3	AETNA LIFE & CAS	CT 001	5,235	4,224	9,459	4.0	13.1
4	TRAVELERS INS COS	CT 189	5,690	3,213	8,903	3.8	16.9
5	CIGNA GRP	CT 901	4,705	3,417	8,122	3.5	20.4
6	ALLSTATE INS GRP	IL 008	755	5,889	6,644	2.8	23.2
7	METROPOLITAN GROUP	NY 241	5,506	473	5,979	2.6	25.8
8	TRANSAMERICA CORP	CA 185	4,004	650	4,654	2.0	27.8
9	NEW YORK LIFE GRP	NY 826	3,535	0	3,535	1.5	29.3
10	HARTFORD F & C GRP	CT 091	727	2,517	3,244	1.4	30.7
11	FARMERS INS GRP	CA 069	245	2,883	3,128	1.3	32.0
12	LINCOLN NATIONAL	IN 020	2,425	695	3,120	1.3	33.3
13	NATIONWIDE CORP	OH 140	825	2,212	3,037	1.3	34.6
14	LIBERTY MUTUAL COS	MA 111	107	2,827	2,935	1.3	35.9
15	FIREMANS FUND GRP	CA 076	320	2,526	2,846	1.2	37.1
16	CONTINENTAL CORP	NJ 048	149	2,679	2,828	1.2	38.3
17	JOHN HANCOCK GRP	MA 356	2,573	231	2,804	1.2	39.5
18	AMERICAN INTL GRP	DE 012	621	2,127	2,747	1.2	40.7
19	CNA INS GRP	IL 218	1,140	1,536	2,676	1.1	41.8
20	NATIONAL FARMERS	AR 139	2,524	136	2,661	1.1	42.9
21	EQUITABLE LIFE - NY	NY 511	2,433	101	2,534	1.1	44.0
22	CHARTER INS GRP	NJ 784	2,492	0	2,492	1.1	45.1
23	KEMPER INS CO GRP	IL 108	483	1,830	2,312	1.0	46.1
24	US FID & GTY GRP	MD 196	65	1,965	2,031	.9	47.0
25	AMERICAN GENERAL	TX 011	1,174	812	1,986	.8	47.8
26	GENERAL REINSUR CP	CT 080	1,141	831	1,972	.8	48.6
27	BANKERS LIFE GRP	IA 332	1,892	53	1,946	.8	49.4
28	MUTUAL OF OMAHA	NE 261	1,909	26	1,936	.8	50.2
29	HOME INS GRP NY	NH 095	205	1,684	1,888	.8	51.0
30	ST PAUL COMPANIES	MN 164	179	1,573	1,751	.7	51.7
31	CRUM & FOSTER I C	NY 052	0	1,669	1,669	.7	52.4
32	COLOGNE LIFE REINSURANCE GRP	CT 912	1,555	0	1,555	.7	53.1
33	COMMERCIAL UNION	MA 044	32	1,475	1,507	.6	53.7
34	CHUBB & SON INC	NJ 038	257	1,239	1,496	.6	54.3
35	MASS MUTUAL L I C	MA 435	1,410	0	1,410	.6	54.9
36	NORTHWESTERN MUTL	WI 860	1,398	0	1,398	.6	55.5
37	NEW ENGLAND MUTUAL	MA 396	1,375	0	1,375	.6	56.1
38	FIRST EXECUTIVE CP	CA 573	1,316	0	1,316	.6	56.7
39	PROVIDENCE CAPITOL LTD	CA 156	1,212	91	1,303	.6	57.3
40	ROYAL GRP	NY 162	14	1,265	1,299	.6	57.9

ABOVE 40 GROUPS 72,078 63,559 135,637 57.9 57.9
 OTHER 3370 GROUPS 54,841 43,683 98,524 42.1 42.1
 TOTAL 3410 GROUPS 126,919 107,242 234,161 100.0 100.0

MAY 29, 1983

NAIC LISTING OF GROUPS BY TOTAL PREMIUM

PAGE 2

RANK	GROUP OR COMPANY NAME	GROUP OR ST CO NO	\$ MILLIONS NET PREMIUM WRITTEN			MKT SHARE	CUM MKT SHARE
			LIFE	CAS	TOTAL		
41	TEACHERS INS & ANNUITY ASN OF AM	NY 69345	1,296	0	1,296	.6	58.5
42	AMERICAN FIN CORP	OH 084	254	1,017	1,271	.5	59.0
43	GULF UNITED CORP	FL 087	1,190	16	1,206	.5	59.5
44	USAA GRP	TX 200	83	1,118	1,202	.5	60.0
45	RELiance GROUP INC	PA 159	172	1,013	1,185	.5	60.5
46	AMERICA GRP	NH 088	558	580	1,138	.5	61.0
47	COLONIAL PENN GRP	PA 239	819	288	1,107	.5	61.5
48	SAFECO INS GRP	WA 163	272	832	1,104	.5	62.0
49	EMPLOYERS I WAUSAU	WI 063	182	911	1,093	.5	62.5
50	PEERLESS GRP	DE 229	865	226	1,091	.5	63.0
51	MUTUAL BENEFIT LIC	NJ 822	1,070	3	1,073	.5	63.5
52	SENTRY INS GRP	WI 169	340	723	1,063	.5	64.0
53	CAPITAL HOLDING CP	MO 034	1,038	15	1,053	.4	64.4
54	MUTUAL LIFE INS CO	NY 395	1,032	20	1,052	.4	64.8
55	UNION MUTUAL LIFE	ME 416	1,047	0	1,047	.4	65.2
56	PROVIDENT LIFE GRP	IN 565	995	17	1,012	.4	65.6
57	GROUP HOSP SVC TX	TX 405	982	0	982	.4	66.0
58	ALEXANDER NTL GRP	IN 671	4	954	958	.4	66.4
59	TELEDYNE GRP	CA 215	356	558	914	.4	66.8
60	COMBINED GRP OF COS	IL 317	901	2	903	.4	67.2
61	MAC ARTHUR GRP	IL 115	797	36	833	.4	67.6
62	OHIO CASUALTY GRP	OH 148	11	798	809	.3	67.9
63	GREAT WEST L ASSR	CN 769	792	0	792	.3	68.2
64	SWISS REINSURANCE	NY 181	271	512	783	.3	68.5
65	CROWN GRP	MI 705	783	0	783	.3	68.8
66	AMERICAN FAMILY	WI 473	63	684	747	.3	69.1
67	GENERAL ACC INS	PA 077	0	721	721	.3	69.4
68	GENERAL AMERICAN	MO 858	714	0	714	.3	69.7
69	INVESTORS DIVERSFD	MN 413	690	0	690	.3	70.0
70	CONNECTICUT MUTUAL	CT 854	688	0	688	.3	70.3
71	GOVERNMENT EMPLYS	DC 081	2	675	677	.3	70.6
72	LIBERTY NATIONAL	AL 290	660	17	676	.3	70.9
73	JEFFERSON-PILOT CP	NC 107	661	15	676	.3	71.2
74	PACIFIC MUTL LIFE	CA 709	667	0	667	.3	71.5
75	GUARDIAN LIFE INS	NY 429	661	0	661	.3	71.8
76	MANUFACTURERS LIFE GROUP	MI 904	621	0	621	.3	72.1
77	EMPLOYERS REI CORP	MO 327	148	472	620	.3	72.4
78	PHOENIX COS GRP	CT 403	614	6	620	.3	72.7
79	JOHN ALDEN GRP	MN 285	605	-3	601	.3	73.0
80	NORTHWESTERN NTL	MN 534	582	17	599	.3	73.3

ABOVE 80 GROUPS 95,564 75,802 171,366 73.3 73.3
 OTHER 3330 GROUPS 31,355 31,440 62,795 26.7 26.7

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NAIC LISTING OF GROUPS BY TOTAL PREMIUM

PAGE 3

RANK	GROUP OR COMPANY NAME	GROUP OR ST CO NO	\$ MILLIONS			MKT SHARE	CUM MKT SHARE
			NET PREMIUM LIFE	WHITTEN CAS	TOTAL		
81	AHMC INS INC	WI 143	14	578	592	.3	73.6
82	US LIFE CORP	NY 498	590	0	590	.3	73.9
83	INTERINS EXCHANGE-AUTO CLUB OF SN CA	CA 15598	0	573	573	.2	74.1
84	WASHINGTON NTL CP	IL 260	564	0	564	.2	74.3
85	OHIO MED INDEMNITY	OH 759	4	550	554	.2	74.5
86	MUTORS INS CORP	NY 079	34	510	544	.2	74.7
87	NLT CORP	TN 272	528	6	535	.2	74.9
88	PENN MUTUAL GRP	PA 850	532	0	532	.2	75.1
89	AMERICAN NTL FNCL	TX 408	485	31	516	.2	75.3
90	CALIFORNIA STATE AUTO ASN INTER-INS	CA 15539	0	496	496	.2	75.5
91	LIFE INVESTORS INC	IA 468	488	1	489	.2	75.7
92	AMERICAN FAMILY LIFE ASR CO OF COLUM	GA 60380	483	0	483	.2	75.9
93	ZURICH-AMN INS COS	NY 212	7	465	472	.2	76.1
94	AUTO-OWNERS GRP	MI 280	26	441	467	.2	76.3
95	SUN L ASR C OF CN	MI 549	466	0	466	.2	76.5
96	ASSOCIATED MADISON CO'S INC	MA 916	462	0	462	.2	76.7
97	TENNECO INC	PA 820	455	0	455	.2	76.9
98	AVCO CORPORATION	MA 165	371	76	447	.2	77.1
99	REPUBLIC FNCL SVC	DE 160	17	427	444	.2	77.3
100	AID ASSOCIATION FOR LUTHERANS	WI 56014	435	0	435	.2	77.5
101	AUTOMOBILE CLUB MI	MI 055	5	429	434	.2	77.7
102	BENICO HOLDING CORP	NE 342	336	94	430	.2	77.9
103	CUNA MUTUAL I GRP	WI 306	355	74	428	.2	78.1
104	COUNTRY COMPANIES	IL 050	178	247	426	.2	78.3
105	STATE COMPENSATION INSURANCE FUND	CA 35076	0	418	418	.2	78.5
106	NJ MANUFACTURERS	NJ 708	0	415	415	.2	78.7
107	UNION LABOR GRP	MD 781	410	2	413	.2	78.9
108	MINNESOTA MUTUAL	MN 869	412	0	412	.2	79.1
109	WEST-SOUTHERN GRP	OH 836	410	0	410	.2	79.3
110	NATIONAL HERITAGE INS CO	TX 86916	404	0	404	.2	79.5
111	ERIE INS GRP	PA 213	8	372	380	.2	79.7
112	GENERAL ELECTRIC	RI 350	300	70	371	.2	79.9
113	LUTHERAN BROTHERHOOD	MN 889	368	0	368	.2	80.1
114	UNITED STATES LETTER CRS M BNFT ASN	TN 56456	365	0	365	.2	80.3
115	HOME LIFE GROUP NY	NY 895	362	0	362	.2	80.5
116	AMERICAN UNITED LIFE INS CO	IN 60895	358	0	358	.2	80.7
117	WESTERN INS COS	KS 206	0	357	357	.2	80.9
118	INDEPENDENT LKACC	FL 223	292	62	354	.2	81.1
119	CINCINNATI FNCL CP	OH 244	87	265	352	.2	81.3
120	ALLIANZ INS CO	MN 761	275	73	348	.1	81.4

ABOVE 120 GROUPS 106,450 82,834 189,284 81.4 81.4
 OTHER 3290 GROUPS 20,469 24,408 44,877 18.6 18.6
 TOTAL 3410 GROUPS 126,919 107,242 234,161 100.0 100.0

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NAIC LISTING OF GROUPS BY TOTAL PREMIUM

PAGE 4

RANK	GROUP OR COMPANY NAME	GROUP OR ST CO NO		\$ MILLIONS NET PREMIUM WRITTEN			CUM MKT SHARE	
				LIFE	CAS	TOTAL	SHARE	SHARE
121	MISSION EQUITIES	CA	133	0	328	328	.1	81.5
122	SHELTER MUTUAL GRP	MO	123	60	266	326	.1	81.6
123	COMPANION L I C	SC	661	5	303	307	.1	81.7
124	UTICA MUTUAL I GRP	NY	201	2	305	307	.1	81.8
125	AMERICAN MUT LIAB	MA	015	9	295	304	.1	81.9
126	FOREMOST CORP AMER	MI	238	23	281	304	.1	82.0
127	AMERICAN BRANDS	IL	746	292	0	292	.1	82.1
128	AMICA MUTUAL GRP	RI	028	2	288	290	.1	82.2
129	DEERE & CO GRP	IL	219	53	237	290	.1	82.3
130	HOUSEHOLD FINANCE	MI	352	285	2	287	.1	82.4
131	MGIC INVESTMENT CORP	WI	010	36	250	286	.1	82.5
132	SOUTHERN FARM BUREAU CAS INS CO	MS	18325	0	285	285	.1	82.6
133	GULF INS	MO	041	100	185	285	.1	82.7
134	FIRST INTL CORP	DE	450	284	1	285	.1	82.8
135	CONTINENTAL GRP	VA	369	189	89	278	.1	82.9
136	HARLEYSVILLE GRP	PA	253	7	256	263	.1	83.0
137	FREMONT INDEMNITY	CA	790	15	247	262	.1	83.1
138	UNIGARD INS GRP	WA	192	33	226	259	.1	83.2
139	FEDERATED MUTUAL	MN	007	109	142	251	.1	83.3
140	WESTFIELD COMPANIES	OH	228	14	236	250	.1	83.4
141	PROVIDENT MUTUAL	PA	862	249	0	249	.1	83.5
142	ATLANTIC COMPANIES	NY	024	0	249	249	.1	83.6
143	PROGRESSIVE GRP	OH	155	4	245	249	.1	83.7
144	KNIGHTS OF COLUMBUS	CT	58033	243	0	243	.1	83.8
145	SELECTED RISKS GRP	NJ	242	0	243	243	.1	83.9
146	MUNICH GRP	NY	361	34	208	242	.1	84.0
147	EMPLOYERS CAS CORP	TX	061	14	227	241	.1	84.1
148	RESERVE LIFE GRP	TX	431	235	0	235	.1	84.2
149	UNITED COMPANIES LIFE INS CO	LA	69876	232	0	232	.1	84.3
150	NATIONAL HEALTH&L MUT LI INS ASN INC	NY	88668	231	0	231	.1	84.4
151	STANDARD INS CO	OR	69019	227	0	227	.1	84.5
152	FINANCIAL SEC GRP	IA	072	74	152	227	.1	84.6
153	FIRST PYRAMID LIFE INS CO OF AMERICA	AR	63533	221	0	221	.1	84.7
154	HALLIBURTON GRP	TX	094	115	104	218	.1	84.8
155	MONARCH CAPITAL CP	MA	440	218	0	218	.1	84.9
156	INTEGON CORP	NC	103	172	45	217	.1	85.0
157	BUSINESS MENS ASN	MO	856	217	0	217	.1	85.1
158	STATE AUTO MUT GRP	OH	175	0	215	215	.1	85.2
159	LYNN GRP	MO	114	1	199	210	.1	85.3
160	PENNSYLVANIA NTL	PA	271	11	199	209	.1	85.4

ABOVE 160 GROUPS 110,476 89,142 199,618 85.4 85.4
 OTHER 3250 GROUPS 16,443 18,100 34,543 14.6 14.6
 TOTAL 3410 GROUPS 126,919 107,242 234,161 100.0 100.0

MAY 29, 1983

NAIC LISTING OF GROUPS BY TOTAL PREMIUM

PAGE 5

RANK	GROUP OR COMPANY NAME	GROUP		\$ MILLIONS			CUM	
		ST	CO NO	NET LIFE	PREMIUM CAS	WRITTEN TOTAL	MKT SHAKE	MKT SHAKE
161	NATIONAL LIFE GRP	VT	865	209	0	209	.1	85.5
162	JACKSON NATL GRP	MI	918	208	0	208	.1	85.6
163	EMPLOYERS MUTUAL	IA	062	6	201	208	.1	85.7
164	MICHIGAN MUTUAL	MI	124	3	202	205	.1	85.8
165	PENN WFR ASN INS	PA	767	0	204	204	.1	85.9
166	CONFEDERATION LIFE INS CO US BR	MI	80667	203	.0	203	.1	86.0
167	SOUTHERN FARM GRP	MS	893	201	0	201	.1	86.1
168	UNION CENTRAL LIFE	OH	394	200	0	200	.1	86.2
169	NATIONAL AMERICA	NJ	180	130	70	199	.1	86.3
170	AID INS SERVICES	IA	003	12	184	197	.1	86.4
171	J C PENNEY CO	OH	268	87	108	195	.1	86.5
172	INDIANA FARM BUR	IN	542	54	139	194	.1	86.6
173	TEXAS EMPLOYERS INS ASSOCIATION GRP	TX	883	0	193	193	.1	86.7
174	DURHAM LIFE GRP	NC	297	169	23	192	.1	86.8
175	AMERICAN BNKRS FL	FL	465	122	70	192	.1	86.9
176	ALLENDAL INS GRP	MI	065	0	190	190	.1	87.0
177	TIME INS CO	NY	69477	187	0	187	.1	87.1
178	IND ORD FORESTERS	NY	763	185	0	185	.1	87.2
179	SKANDIA GRP	DE	519	1	184	184	.1	87.3
180	CENTURION INS GRP	MO	471	176	2	179	.1	87.4
181	MOTORISTS MUTUAL	OH	291	5	173	178	.1	87.5
182	WESTERN PREFERRED	TX	402	132	46	178	.1	87.6
183	BITUMINOUS CAS CP	IL	032	0	177	177	.1	87.7
184	ALABAMA FARM GRP	AL	005	28	149	176	.1	87.8
185	SOUTHLAND LIFE INS CO	TX	68950	175	0	175	.1	87.9
186	BENEFICIAL LIFE	UT	615	157	17	174	.1	88.0
187	PAN-AMERICAN LIFE	LA	525	174	0	174	.1	88.1
188	PREFERRED RISK MU	IA	303	15	158	172	.1	88.2
189	GRANGE MUTUAL CAS	OH	267	3	168	170	.1	88.3
190	MEDICAL LIABILITY MUTUAL INS CO	NY	32247	0	164	164	.1	88.4
191	CENTRAL LIFE GRP	IA	890	162	0	162	.1	88.5
192	PHYSICIANS MUTUAL	NE	367	162	0	162	.1	88.6
193	PRESIDENTIAL LIFE INS CO	NY	68039	161	0	161	.1	88.7
194	OLD REPUBLIC GRP	PA	150	79	80	160	.1	88.8
195	CALIF CAS AGMT	CA	033	4	156	159	.1	88.9
196	PHOENIX OF LONDON	NH	553	0	159	159	.1	89.0
197	MANHATTAN LIFE CP	NY	804	157	0	157	.1	89.1
198	BERKSHIRE-HATHAWAY	NE	031	0	157	157	.1	89.2
199	PROTECTIVE LI GRP	AL	458	156	0	156	.1	89.3
200	ORION CAPITAL CORP	CT	326	0	155	155	.1	89.4

ABOVE 200 GROUPS 114,199 92,671 206,870 89.4 89.4
 OTHER 3210 GROUPS 12,720 14,571 27,291 10.6 10.6
 TOTAL 3410 GROUPS 126,919 107,242 234,161 100.0 100.0

MAY 29, 1983

NAIC LISTING OF GROUPS BY TOTAL PREMIUM

PAGE 6

RANK	GROUP OR COMPANY NAME	GROUP OR		\$ MILLIONS			CUM	
		ST	CU NO	NET LIFE	PREMIUM CAS	WRITTEN TOTAL SHARE	MKT SHARE	MKT SHARE
201	IOWA FARM BUREAU	IA	513	77	77	154	.1	89.5
202	INDIANA GRP INC	IN	101	2	152	154	.1	89.6
203	SOUTH CAROLINA INS	SC	168	5	148	154	.1	89.7
204	CENTRAL MUT I C-OM	OH	036	4	150	154	.1	89.8
205	INDEPENDENCE NTL	MA	529	152	0	152	.1	89.9
206	STATESMAN GRP	IA	177	86	67	152	.1	90.0
207	MUTUAL SERVICE GRP	MN	227	37	114	150	.1	90.1
208	FIRST COLONY LIFE	VA	432	150	0	150	.1	90.2
209	AMERICAN FIDELITY	OK	330	132	18	150	.1	90.3
210	LYNDON INS GRP	WI	355	125	23	148	.1	90.4
211	AMERICAN HERITAGE	FL	777	146	0	146	.1	90.5
212	ELECTRIC MUTUAL	MA	057	0	146	146	.1	90.6
213	COASTAL STATES CP	MD	442	144	0	144	.1	90.7
214	EQUITABLE OF IOWA	IA	452	144	0	144	.1	90.8
215	BENEFICIAL STAND	CA	337	105	37	142	.1	90.9
216	MONUMENTAL CORP	MD	558	142	0	142	.1	91.0
217	FARM BUREAU GRP	IN	842	31	111	141	.1	91.1
218	ARKWRIGHT BOSTON	MA	419	0	141	141	.1	91.2
219	FIDELITY MUTUAL LIFE GRP	PA	845	137	0	137	.1	91.3
220	AMERICAN INVESTMNT	MO	279	137	0	137	.1	91.4
221	GNA GRP	WA	900	137	0	137	.1	91.5
222	CALIFORNIA FM BU	CA	302	62	74	136	.1	91.6
223	MONTGOMERY WARD	IL	414	98	37	136	.1	91.7
224	MC MILLEN GRP	NC	225	79	57	135	.1	91.8
225	LIBERTY CORP	SC	737	135	0	135	.1	91.9
226	HARTFORD STM BOILR	CT	266	0	132	132	.1	92.0
227	CIT FINANCIAL CP	IL	042	129	1	131	.1	92.1
228	BENEFIT TRUST LIFE INS CO	IL	61425	130	0	130	.1	92.2
229	SHELBY MUTUAL GRP	OH	269	3	124	127	.1	92.3
230	KANSAS CITY L I C	MO	588	127	0	127	.1	92.4
231	WOODMEN OF THE WORLD LIFE INS SUC	NE	57320	124	0	124	.1	92.5
232	CREDITSHIFT GRP	IN	211	105	18	123	.1	92.6
233	T I CORP	NY	642	2	121	123	.1	92.7
234	STATE COMPENSATION INS FUND	CO	36110	0	122	122	.1	92.8
235	E F HUTTON	CA	433	118	1	119	.1	92.9
236	DRUM CORP	NE	217	7	112	119	.1	93.0
237	GUARDIAN ROYAL EXC	NY	390	0	119	119	.1	93.1
238	IOWA NATIONAL MUTUAL INS CO	IA	14346	0	118	118	.1	93.2
239	TWENTIETH CENTURY INS CO	CA	12963	0	118	118	.1	93.3
240	INTERFINANCIAL INC	GA	019	58	59	117	.0	93.3

ABOVE 240 GROUPS 117,269 95,068 212,337 93.3 93.3
 OTHER 3170 GROUPS 9,650 12,174 21,824 6.7 6.7
 TOTAL 3410 GROUPS 126,919 107,242 234,161 100.0 100.0

MAY 29, 1983

NAIC LISTING OF GROUPS BY TOTAL PREMIUM

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RANK	GROUP OR COMPANY NAME	GROUP OR ST CO NO	\$ MILLIONS NET PREMIUM WRITTEN			CUM	
			LIFE	CAS	TOTAL	MKT SHARE	MKT SHARE
241	OHIO NATIONAL LIFE INS CO	OH 67172	117	0	117	.0	93.3
242	W R BERKLEY CORP	DE 098	0	115	115	.0	93.3
243	MACCABEES LIFE GRP	MI 886	113	0	113	.0	93.3
244	MICHIGAN FARM BUK	MI 067	32	81	113	.0	93.3
245	AMERICAN UNVSL GRP	RI 021	0	112	112	.0	93.3
246	NATIONAL GRANGE MU	NH 311	0	109	109	.0	93.3
247	ANDERSON-CLAYTON	DE 158	32	77	109	.0	93.3
248	COLONIAL LIFE & ACCIDENT INS CO	SC 62049	108	0	108	.0	93.3
249	COTTON STATES GRP	GA 049	15	92	107	.0	93.3
250	EMPIRE MUTUAL GRP	NY 060	0	105	105	.0	93.3
251	PROVIDERS BENEFIT LIFE INS CO	PA 76694	105	0	105	.0	93.3
252	CANADA L ASSR CO	MI 509	104	0	104	.0	93.3
253	BANKERS LIFE INS CO OF NEBRASKA	NE 61301	104	0	104	.0	93.3
254	ACACIA LIFE INS	DC 437	102	0	102	.0	93.3
255	RELIANCE STANDARD LIFE INS CO	IL 68381	101	0	101	.0	93.3
256	MUTUAL SECURITY LIFE INS CO	IN 66400	99	0	99	.0	93.3
257	AMERICAN ROAD GRP	MI 018	38	61	99	.0	93.3
258	KEYSTONE INS GRP	PA 771	0	99	99	.0	93.3
259	KENTUCKY CENTRAL	KY 357	80	19	99	.0	93.3
260	INDIANAPOLIS LIFE INS CO	IN 64645	99	0	99	.0	93.3
261		OR 902	0	98	98	.0	93.3
262	AMERICAN INCOME LIFE INS CO	IN 60577	98	0	98	.0	93.3
263	PEKIN INS GRP	IL 153	19	78	97	.0	93.3
264	CELINA GRP	OH 035	3	93	96	.0	93.3
265	FLORIDA FARM BUK	FL 375	19	76	95	.0	93.3
266	PROTECTION MUTUAL INS CO	IL 29467	0	95	95	.0	93.3
267	MERIDIAN MUTUAL	IN 122	4	90	95	.0	93.3
268	HOME BENEFICIAL LIFE INS CO	VA 64424	95	0	95	.0	93.3
269	ANDOVER GRP	MA 022	0	94	94	.0	93.3
270	PUBLIC SERVICE GRP	NY 853	0	93	93	.0	93.3
271	VOYAGER GROUP INC	NC 438	72	20	93	.0	93.3
272	MILWAUKEE INS GRP	WI 286	3	89	92	.0	93.3
273	AMERICAN COMMUNITY MUT INS CO	MI 60305	92	0	92	.0	93.3
274	SAVINGS BANK LIFE INS	NY 82864	92	0	92	.0	93.3
275	AMERICAN HARDWARE	MN 805	2	90	92	.0	93.3
276	SECURITY BENEFIT	KS 870	92	0	92	.0	93.3
277	EMPLOYEE BENEFITS	CA 795	0	91	91	.0	93.3
278	NATIONAL WESTERN LIFE INS CO	CO 66850	91	0	91	.0	93.3
279	NORTH CAROLINA FARM BU MUTUAL INS CO	NC 14842	0	91	91	.0	93.3
280	LIFESHARES GRP	AZ 721	90	0	90	.0	93.3

ABOVE 280 GROUPS 119,290 97,036 216,326 93.3 93.3
 OTHER 3130 GROUPS 7,629 10,206 17,835 6.7 6.7
 TOTAL 3410 GROUPS 126,919 107,242 234,161 100.0 100.0